



**Somewhere in Missouri, a community wants to become extraordinary.**



## **Community Resource Guide**

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The Community Development Division has been reorganized into four teams: an Administrative Team, a Contribution Tax Credit Team, an Investment Tax Credit Team, and a Grants Team. Community Development programs are grouped under each of these teams.

The teams are a product of the customer base each predominantly serves.

<b>Team</b>	<b>Predominant Customer</b>
Contribution Tax Credit Team	Missouri Not for Profit Organizations
Investment Tax Credit Team	Missouri For Profit Developers and Homeowners
Grants Team	Missouri Units of Local Government and Organized Districts

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Revised April 2004

## COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Community Development  
301 W. High Street  
P.O. Box 118  
Jefferson City, MO 65102  
573-751-4146  
573-526-4157 (FAX)

Sallie Hemenway  
Director

Greetings:

The Community Development Division of the Missouri Department of Economic Development is pleased to provide you with this resource guide of our programs. The Division staff is located in Room 770 of the Harry S Truman Building in Jefferson City, and we certainly welcome visitors. Specific contact information may be found on another page in the front of this resource guide.

The mission of the Division of Community Development is as follows:

*To assist Missouri's communities with planned development activities - consistent with the principles of place-based economic development where either the private market cannot feasibly complete the project or affordability issues exist for persons of low and moderate-income - designed to achieve a better quality of life.*

Place based economic development is an economic theory based upon two conclusions:

- businesses will locate where a workforce is available that meets their required level of skill and education, and
- educated workers will exercise a choice first to locate in communities where they find it appealing to live.

The staff of the Community Development Division is committed to providing quality technical assistance including assistance in financing to make your projects a reality. We are available to meet with you in your hometown or, if you prefer, we can arrange meeting space here in the Truman Building.

The Division supports a number of complex financial assistance programs. It is important to us to make these programs accessible to all Missouri communities. In that respect, we prefer to listen closely to your planned development activities and provide suggestions for funding after the project has been defined. This eliminates the need for communities to “learn” the programs first. It also eliminates the temptation to develop a project around a program. Instead, the project should be developed to address the specific community need. Let us do the legwork to determine what program may best fit to fill in your funding gaps.

Our customer base is diverse. We have programs specifically aimed at units of local governments, not-for-profits, for-profit developers, community development corporations, and volunteers. We have been provided a number of different tools which allow different approaches to positive community development activities in Missouri.

I hope you find this resource guide useful. Please contact us if you need any assistance. We look forward to hearing from you!

Sallie Hemenway  
Director, Community Development

# *Index of Programs by Need*

Need	Program
Art Activities and Funding	Missouri Arts Council <ul style="list-style-type: none"> <li>- Mini Grants Program</li> <li>- Discipline Program Assistance</li> <li>- Minority Arts Program</li> <li>- Touring Program</li> <li>- Community Arts</li> <li>- Folk Arts Program</li> <li>- Arts Education Program</li> <li>- Small Museum Charette</li> <li>- Capital Incentive Program</li> <li>- Organizational Development Program</li> </ul>
Commercial/Downtown Development and Redevelopment	Historic Preservation Community Development Corporation Neighborhood Assistance Tax Credit Program Brownfield Redevelopment Missouri Arts Council -- Festivals
Community Facilities	Community Development Block Grant Program Neighborhood Assistance Tax Credit Program Youth Opportunities Tax Credit Program Missouri Arts Council
Crime Prevention	Youth Opportunities Tax Credit Program Neighborhood Assistance Tax Credit Program Missouri Service Commission
Economic Development	Enterprise Zone Program Community Development Corporation Community Development Block Grant Program
Education	Youth Opportunities Tax Credit Program Neighborhood Assistance Tax Credit Program Family Development Account Tax Credit Program Missouri Service Commission Missouri Arts Council
Fire Protection	Community Development Block Grant Program

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Housing	Community Development Block Grant Program Neighborhood Preservation Act Community Development Corporation Neighborhood Assistance Tax Credit Program Family Development Account Tax Credit Program Historic Preservation Missouri Service Commission
Job Training	Neighborhood Assistance Tax Credit Program Family Development Account Tax Credit Program Community Development Block Grant Program Community Development Corporation Youth Opportunities Tax Credit Program (youth apprenticeships)
Loans for Small Business	Community Development Block Grant Program Community Development Corporation
Low Income Persons, Aid for	Community Development Block Grant Program Family Development Account Program Neighborhood Assistance Tax Credit Program Community Development Corporation Missouri Service Commission
Small Business Start-up	Family Development Account Tax Credit Program Community Development Block Grant Program Community Development Corporation
Streets/Bridges/Drainage	Community Development Block Grant Program
Water/Wastewater	Community Development Block Grant Program
Youth Activities	Youth Opportunities Tax Credit Program Neighborhood Assistance Tax Credit Program Missouri Service Commission Missouri Arts Council

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# *Staff Directory*

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**Missouri Department of Economic Development, Community Development Division**  
**301 W. High Street, P.O. Box 118, Jefferson City, MO 65102**  
**(573) 522-6155**

## **Administrative Team**

**Sallie Hemenway, Director**

**Mike Heimericks, Manager/Team Leader (EZ)**

Keisha Gray, Assistant

Phone: (573) 522-4173

Fax: (573) 526-8999

Joyce Nichols, Receptionist

Phone: (573) 522-6155

## **Contribution Tax Credit Team**

**Brenda Horstman, Manager/Team Leader**

Julie Carter, Compliance Officer (NAP)

Terry Hackney, CD Specialist (NAP)

Karen Henry, Program Manager (FDA)

Michael Nichols, CD Specialist (YOP)

Peggy Robinson, Tax Analyst Specialist

Gene Speichinger, Community Development Rep.

LeAnn Korsmeyer, Assistant

Phone: (573) 522-4539

Fax: (573) 522-4322

## **Investment Tax Credit Team**

**Ann Perry, Manager/Team Leader**

Maura Browning, Incentives Specialist

Christine Gardner, Incentive Specialist (CDC)

Annette Wallace, Community Development Rep.

Mike Wallis, Accountant

Assistant

Phone: (573) 522-8004

Fax: (573) 522-9462

## **Grants Team**

**Linda Jackson, Manager/Team Leader (CSC)**

Kim Highfill, Program Officer

Vicky Thomann, Coordinator

Lynn Brandt, Executive Assistant

Phone: (573) 751-7488

Fax: (573) 526-0463

**Andy Papen, Manager/Team Leader (CDBG)**

Julie Backers, Financial Analyst

Angela Bayne, Public Information Specialist

Lisa Branson, Data Entry Clerk

Jo Ann Dent, Northwest Field Representative

Denise Derks, South Central Field Representative

Jeff Kormann, Southwest Field Representative

Betty LeSeure, Southeast Field Representative

Kimberly Martin, Northeast Field Representative

James Robnett, Technical Asst. Advisor, Housing

Rachelle Dunlap, Assistant

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# ***Community Development Group***

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## **Our Vision**

To make Missouri the best place to live, work, vacation and conduct business.

## **Our Mission**

To assist Missouri's communities with planned development activities - consistent with the principles of place-based economic development where either the private market cannot feasibly complete the project or affordability issues exist for persons of low and moderate-income - designed to achieve a better quality of life.

## **Four Measurable Areas**

- ❖ Housing
- ❖ Facilities
- ❖ Infrastructure
- ❖ People

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# ENTERPRISE ZONE TAX BENEFIT PROGRAM

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

Provide tax incentives to facilitate the expansion of new or existing businesses in one of Missouri's many enterprise zones.

## AUTHORIZATION

Sections 135.200 to 135.270, RSMo

## HOW THE PROGRAM WORKS

Local property tax abatement, a state income tax exemption and state income tax credits may be provided to a business based on various factors:

- ✓ the number of new jobs created
- ✓ the number of enterprise zone residents employed
- ✓ the number of "difficult to employ" people employed
- ✓ zone residents or difficult to employ employees receiving training
- ✓ the amount of new investment at the qualifying facility

The credits are provided each year for up to ten years after the project commences operations unless the life of the enterprise zone expires before that time.

## ELIGIBLE AREAS

The eligible project must be located in one of Missouri's "enterprise zones." Enterprise zones are specified geographic areas as certified by the Department of Economic Development (DED) based on demographic eligibility and approval of a request by the local governments. The number of zones that may be certified is limited by law.

A list of certified enterprise zones can be obtained from the department or via its web site. To determine whether a particular location is in an enterprise zone, contact the local zone administrator for that zone.

## ELIGIBLE APPLICANTS

Facility eligibility is determined by its primary Standard Industrial Classification (SIC) or North American Industrial Classification System (NAICS) code, and includes manufacturing, warehousing, wholesale distribution, mining, insurance carriers, research and development, recycling operations, computer-related services and certain office activities.

To receive credits in any of the ten years, the facility must create at least 2 new jobs and make \$100,000 in new investment (\$1,000,000 for "replacement facilities") in that year as compared to the base year (the year prior to the commencement of operations at the facility).

The investment credits are based on the original cost of machinery, equipment, furniture, fixtures, land and building, and/or eight times the annual rental rate paid for the same. Inventory is not eligible.



## ELIGIBLE USE OF TAX CREDITS

This tax credit can be applied to:

- ✓ Ch. 143 – Income tax, excluding withholding tax
- ✓ Ch. 148 – Insurance Premium Tax
- ✓ Sec. 375.916 – Insurance Co. Retaliatory Tax

This credit has no special attributes unless it was issued for a new facility, for which there may be up to a \$75,000 refund of state income taxes in the first two years of eligibility. The credit can only be applied to tax liability for the year it was earned.

## APPLICATION PROCEDURE

The business must submit a form letter of intent (pre-application) to the Department of Economic Development (DED) at least 15 days prior to the commencement of facility operations, otherwise, the project is ineligible for the tax credits. DED must determine eligibility of the business within 15 days of receipt of the letter of intent form.

Failure to meet this requirement precludes participation in the program for the base year sought.

The business must file an application for tax credits for its first year of operations by the end of the tax year immediately following the tax year during which operations were commenced. Failure to timely file the application for credits for the first year of operations will result in a denial of the application and precludes participation in the program for the base year sought. Subsequent expansions may be eligible, however.

## FUNDING LIMITS

A company can receive:

- ✓ Up to a 50% state income tax exemption
- ✓ A \$400 credit for each new job
- ✓ A \$400 credit for each employee who is an enterprise zone resident
- ✓ A \$400 credit for each employee who was a “difficult to employ” person (receiving welfare or unemployed for a specified period of time)

- ✓ Up to \$400 credit per employee trained who was a zone resident or “difficult to employ”
- ✓ A credit equal to \$5,500 for the first \$100,000 of new capital investment at the facility and 2% of new capital investment amounts above \$100,000 at the facility
- ✓ 50% local property tax abatement on improvements

## CONTACT

Missouri Department of Economic Development  
Incentives Section  
301 West High Street, Room 720  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-0717 Fax: 573-751-8480  
E-mail: [dedfin@ded.state.mo.us](mailto:dedfin@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department’s home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for this program as well as a wealth of information regarding this program and Missouri’s many other economic development programs and policies.

# NEIGHBORHOOD ASSISTANCE TAX CREDIT PROGRAM

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

Provide assistance to community-based organizations that enable them to implement community or neighborhood projects in the areas of community service, education, crime prevention, job training and physical revitalization.

## AUTHORIZATION

Sections 32.100 to 32.125, RSMo

## HOW THE PROGRAM WORKS

The Department of Economic Development (DED) will issue 50% or 70% tax credits to an eligible taxpayer that makes a qualified contribution to an approved Neighborhood Assistance Program (NAP) project.

## ELIGIBLE APPLICANTS

- Not-for-profit corporations organized under Chapter 355, RSMo;
- Organizations holding a 501(c)(3) ruling from the IRS; and
- Missouri businesses.

## ELIGIBLE DONORS

Businesses only - individuals who operate a sole proprietorship, operate a farm, have rental property or have royalty income are also eligible.

## ELIGIBLE USE OF TAX CREDITS

This tax credit can be applied to:

- ✓ Ch. 143 – Income tax, excluding withholding tax
- ✓ Ch. 147 – Corporate franchise tax
- ✓ Ch. 148 –
  - ✓ Bank Tax
  - ✓ Insurance Premium Tax
  - ✓ Other Financial Institution Tax
- ✓ Ch. 153 – Express Companies Tax

This credit's special attributes:

- ✓ Carryforward 5 years

## APPLICATION PROCEDURE

Applications from eligible organizations must be submitted to the NAP by February 15 to qualify for a project the following fiscal year (July 1 – June 30), and are approved on a competitive basis. NAP staff is available to provide technical assistance to organizations making application to the program.

## FUNDING LIMITS

The maximum amount of tax credits available is \$18 million per fiscal year. The tax credits are allocated at the discretion of DED and are subject to change:

- \$12,000,000 million in 50% credits
- \$6,000,000 million in 70% credits (reserved for projects in certain lower population or unincorporated areas).

Applicant organizations may request a maximum of \$250,000 in 50% tax credits per year or \$350,000 in 70% tax credits per year if the organization is located in a qualifying rural area.

## SPECIAL PROGRAM REQUIREMENTS

Preference is given to projects addressing specified program outcomes. The NAP also seeks projects located in distressed communities and in target communities as determined by the department.

## CONTACT

Missouri Department of Economic Development  
Neighborhood Assistance Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-4539 Fax: 573-522-4322  
E-mail: [nap@ded.state.mo.us](mailto:nap@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Neighborhood Assistance Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# YOUTH OPPORTUNITIES TAX CREDIT PROGRAM

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

To broaden and strengthen opportunities for positive development and participation in community life for youth, and to discourage such persons from engaging in criminal and violent behavior.

## AUTHORIZATION

Sections 135.460 and 620.1100 to 620.1103, RSMo

## HOW THE PROGRAM WORKS

Tax credits are allocated to organizations administering positive youth development or crime prevention projects that have been approved through the application process. Approved organizations secure contributions from their community, and the contributor receives tax credits for those contributions. There are 50% tax credits for monetary contributions and wages paid to youth in an approved internship, apprenticeship or employment project, and 30% tax credits for property or equipment contributions used specifically for the project.

## ELIGIBLE PROJECTS

- ✓ Degree Completion
- ✓ Internship/Apprenticeship
- ✓ Youth Clubs/Associations
- ✓ Adopt-A-School
- ✓ Mentor/Role Model
- ✓ Substance Abuse Prevention
- ✓ Violence Prevention
- ✓ Youth Activity Centers
- ✓ Conflict Resolution
- ✓ Employment
- ✓ Counseling

## ELIGIBLE APPLICANTS

- ✓ Non-Profit Organizations
- ✓ Schools\*
- ✓ Religious Organizations\*
- ✓ Local Governments
- ✓ Missouri Businesses
- ✓ Public or Private Entities

\*Schools and religious organizations must meet certain criteria.

## ELIGIBLE USE OF TAX CREDITS

This tax credit can be applied to:

- ✓ Ch. 143 – Income tax, excluding withholding tax
- ✓ Ch. 147 – Corporate franchise tax
- ✓ Ch. 148 –
  - ✓ Bank Tax
  - ✓ Insurance Premium Tax
  - ✓ Other Financial Institution Tax
- ✓ Ch. 153 – Express Companies Tax

This credit's special attribute:

- ✓ Carryforward 5 years

## APPLICATION PROCEDURE

There is no deadline for applying. Applications are reviewed as received until funding is depleted.

## FUNDING LIMITS

- ♦ The Youth Opportunities Program has up to \$6 million in tax credits to award annually.
- ♦ Each project is limited to \$250,000 in tax credits.
- ♦ Each contributor is limited to \$200,000 in tax credits annually.

## CONTACT

Missouri Department of Economic Development  
Youth Opportunities Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City MO 65102  
Phone: 573-751-4539 Fax: 573-522-4322  
E-mail: [yop@ded.state.mo.us](mailto:yop@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Youth Opportunities Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# FAMILY DEVELOPMENT ACCOUNT TAX CREDIT PROGRAM

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

This program promotes self-sufficiency for low-income Missourians through a matched savings program.

## AUTHORIZATION

Sections 208.750 to 208.775, RSMo

## HOW THE PROGRAM WORKS

The Department of Economic Development (DED) issues state tax credits to an eligible taxpayer that donates money to an organization approved to administer a Family Development Account (FDA) project.

Organizations approved to administer a Family Development Account project recruit low-income Missourians to participate in a matched savings program to help pay for:

- Education at an accredited institution of higher learning;
- Job training at an accredited or licensed training program;
- Purchase of a primary residence;
- Major repairs or improvements to a primary residence; or
- Start-up capitalization of a small business.

## ELIGIBLE APPLICANTS

A community-based organization formed under Chapter 352, RSMo.

## ELIGIBLE USE OF TAX CREDITS

This tax credit can be applied to:

- ✓ Ch. 143 – Income tax, excluding withholding tax
- ✓ Ch. 147 – Corporate franchise tax
- ✓ Ch. 148 –
  - ✓ Bank Tax
  - ✓ Insurance Premium Tax
  - ✓ Other Financial Institution Tax
- ✓ Ch. 153 – Express Companies Tax

This credit has no special attributes. It must be applied to tax liability for the year it was earned.

## APPLICATION PROCEDURE

Applications from eligible organizations may be submitted to the FDA program at any time. Applications will be reviewed in the order they are received. Every effort is made to notify organizations of a tax credit award within 60 days from receipt of the application.

## FUNDING LIMITS

- The total tax credits available for any fiscal year is \$4 million.
- An organization applying for one or two years may request up to \$600,000 in tax credits.
- The tax credit is for 50% of the amount of the contribution, not to exceed \$25,000 (a \$50,000 contribution) per contributor.

## CONTACT

Missouri Department of Economic Development  
Family Development Account Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-526-5417 Fax: 573-522-4322  
E-mail: [fda@ded.state.mo.us](mailto:fda@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Family Development Account Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# COMMUNITY DEVELOPMENT CORPORATION GRANT PROGRAM

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

Provide grants to Community Development Corporations (CDC) to administer innovative and creative programs/services that are focused towards assisting low-to-moderate income persons.

## AUTHORIZATION

Sections 135.400 to 135.401, 135.433, RSMo

## HOW THE PROGRAM WORKS

The Department of Economic Development (DED) issues grants to a CDC to cover expenses that are directly linked to administering an approved project.

## ELIGIBLE AREAS

Statewide.

## ELIGIBLE APPLICANTS

A CDC is a not-for-profit corporation with 501(c)(3) status with a board of directors comprised of business, civic and community leaders that reside in the target area. A CDC's primary purpose is to encourage and promote the industrial, economic, entrepreneurial, commercial and civic development or redevelopment of a community or area, including the provision of housing and community economic development projects that benefit low-income individuals and communities.

## ELIGIBLE USE OF GRANTS

Special opportunity grants finance projects, including administrative salaries, that are linked to such expenses as travel, equipment, office supplies, industrial space, office space, business incubators, and other expenses related to, but not limited to, housing development, job creation, and commercial revitalization.

Administrative salaries must be directly tied to the project in some manner.

## APPLICATION PROCEDURE

Request to be added to the program mailing list. DED will send an application to everyone on the mailing list and those who request an application. The deadline is published in the application. This grant program is highly competitive and is reviewed and evaluated by DED staff for approval. DED will notify an organization if they are approved or denied to receive a grant. Grants are awarded once per year.

## FUNDING LIMITS

Grants can range from \$20,000 to \$100,000. A CDC may submit a maximum of one proposal.

## CONTACT

Missouri Department of Economic Development  
Community Redevelopment  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-522-8004 Fax: 573-522-9462  
E-mail: [cdc@ded.state.mo.us](mailto:cdc@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDC Grant Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# COMMUNITY DEVELOPMENT CORPORATION TAX CREDIT PROGRAM

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

Induce the creation of Community Development Corporations (CDC) which would then invest in new or growing small businesses, owner occupied housing, certain types of real estate development, or redevelopment projects in a targeted area.

## AUTHORIZATION

Sections 135.400 to 135.430, RSMo.

## HOW THE PROGRAM WORKS

A “Fundor” (contributor or investor) may obtain state tax credits based on 50% of their investments or contributions in a pre-approved CDC. The CDC would then make equity investments or loans to a specific project within the designated redevelopment area.

## ELIGIBLE AREAS

Statewide.

## ELIGIBLE PROJECTS

Nearly any type of commercial business operation or real estate development project located in the designated redevelopment area is eligible to receive funding by the CDC projects. The targeted area is specified by the CDC, and must comply with certain demographic requirements specified by the Department of Economic Development (DED).

## ELIGIBLE USE OF FUNDS

A CDC may use the funds for loans or equity investments to a business to be used for acquisition of real estate or buildings, new capital improvements and working capital. Funds may also be used for real estate development or redevelopment projects, including certain types of housing in-fill and new construction for owner occupied units.

## APPLICATION PROCEDURE

A CDC may submit an application to DED at any time. DED will approve the application based on compliance with all the eligibility criteria and the ability of the CDC to successfully manage the fund. The CDC must prepare a revitalization plan to be approved by the

Missouri Department of Economic Development, unless it is completely within a federal empowerment zone/enterprise community.

The tax credits will be provided to the “Fundor” upon documentation of the investment or contribution to the CDC as outlined in the program guidelines. Any contribution or investment made by the “Fundor” prior to DED’s approval of a request for the tax credits by the CDC will not be eligible for tax credits.

The application, guidelines and other program information is available at

[www.missouridevelopment.org/communities/communitydevelopmentcorporation](http://www.missouridevelopment.org/communities/communitydevelopmentcorporation)

## FUNDING LIMITS

The maximum tax credits provided to “Fundors” of a CDC is \$100,000 (based on investments or contributions of \$200,000). The maximum investment by the CDC in one project/business is \$100,000. The CDC’s investment must create/retain at least one full-time job (except in housing). Application approval will be based upon the availability of tax credits within the program along with the order in which they are received.

## CONTACT

Missouri Department of Economic Development  
CDC Tax Credit Program  
301 W. High Street, Room 770  
PO Box 118  
Jefferson City, MO 65102  
Phone: 573-751-8004 Fax: 573-751-8999  
E-mail: [cdc@ded.state.mo.us](mailto:cdc@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department’s home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDC Grant Program as well as a wealth of information regarding this program and Missouri’s many other economic development programs and policies.



# HISTORIC PRESERVATION TAX CREDIT PROGRAM

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

Provide an incentive for the redevelopment of commercial and residential historic structures in Missouri.

## AUTHORIZATION

Sections 253.545 to 253.561, RSMo

## HOW THE PROGRAM WORKS

The program provides state tax credits equal to 25% of eligible costs and expenses of the rehabilitation of approved historic structures.

## ELIGIBLE AREAS

Statewide.

## ELIGIBLE APPLICANTS

Any taxpayer is eligible to participate in this program. Not-for-profit entities and government entities are ineligible.

## ELIGIBLE USE OF TAX CREDITS

This tax credit can be applied to:

- ✓ Ch. 143 – Income tax, excluding withholding tax
- ✓ Ch. 148 –
  - ✓ Bank Tax
  - ✓ Insurance Premium Tax
  - ✓ Other Financial Institution Tax

This credit's special attributes:

- ✓ Carryback 3 years
- ✓ Carryforward 10 years
- ✓ Sellable or transferable

## APPLICATION PROCEDURE

An application is submitted to DED, which will then submit the information to the State Historic Preservation Office to determine the eligibility of the property and proposed rehabilitation, based on the standards of the US Department of the Interior. There are no application deadlines, and the program is non-competitive.

## SPECIAL PROGRAM REQUIREMENTS

An eligible property must be:

- ✓ listed individually on the National Register of Historic Places;
- ✓ certified by the MO Department of Natural Resources as contributing to the historical significance of a certified historic district listed on the National Register; or
- ✓ of a local historic district that has been certified by the US Department of the Interior.

The costs and expenses associated with the rehabilitation must exceed 50% of the total basis of the property (acquisition cost).

## CONTACT

Missouri Department of Economic Development  
Community Redevelopment  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-522-8004 Fax: 573-522-9462  
E-mail : [cd@ded.state.mo.us](mailto:cd@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Historic Preservation Tax Credit Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.



# NEIGHBORHOOD PRESERVATION ACT

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

To provide an incentive for the rehabilitation or construction of owner-occupied homes in certain areas of the state.

## AUTHORIZATION

Sections 135.475 to 135.487, RSMo

## HOW THE PROGRAM WORKS

The Department of Economic Development (DED) issues state tax credits to a homeowner who rehabilitates a home or to a homeowner or developer that constructs a new home for owner-occupancy in certain areas of the state.

## ELIGIBLE AREAS

“Qualifying areas,” include “distressed communities,” as defined in 135.530, RSMo, and areas with a median household income of less than 70% of the median household income for the applicable MSA or non-MSA.

“Eligible areas,” with a median household income of 70% to 89% of the median household income for the applicable MSA or non-MSA.

## ELIGIBLE APPLICANTS

Any taxpayer who incurs eligible costs for a new residence or rehabilitates a residence for owner occupancy that is located in a designated area.

## ELIGIBLE USE OF TAX CREDITS

This tax credit can be applied to:

- ✓ Ch. 143 – Income tax, excluding withholding tax
- ✓ Ch. 147 – Corporate franchise tax
- ✓ Ch. 148 –
  - ✓ Bank Tax
  - ✓ Insurance Premium Tax
  - ✓ Other Financial Institution Tax

This credit’s special attributes:

- ✓ Carryback 3 years
- ✓ Carryforward 5 years
- ✓ Sellable or transferable

## APPLICATION PROCEDURE

A pre-application is submitted to DED that includes cost estimates and scope of work. The Department will grant preliminary approval based on a first-come basis, starting the first working day of each calendar year. The applicant submits a final application upon completion of the work. The amount awarded cannot exceed the preliminary approved amount.

## FUNDING LIMITS

The maximum credits available are \$8 million for qualifying areas and \$8 million for eligible areas.

The credits for a project are determined as follows:

- New Residences in Eligible Areas –15% of eligible costs, tax credits cannot exceed \$25,000 per residence;
- New Residences in Qualifying Areas – 15% of eligible costs, tax credits cannot exceed \$40,000 per residence;
- Substantial Rehabilitation in Eligible Areas – 25% of eligible costs, minimum costs \$10,000, tax credits cannot exceed \$25,000 per residence;
- Non-substantial Rehabilitation in Qualifying Areas – 25% of eligible costs, minimum costs \$5,000, tax credits cannot exceed \$25,000 per residence;
- Substantial Rehabilitation in Qualifying Areas – 35% of eligible costs, minimum costs the greater of \$5,000 or 50% of the purchase price, tax credit cannot exceed \$70,000 per residence.

## **SPECIAL PROGRAM REQUIREMENTS**

Tax credits may not be claimed in addition to any other state tax credits with the exception of the historic preservation tax credit authorized by sections 253.545 to 253.561, RSMo. If historic preservation tax credits are claimed, the maximum available credits under this program will be the lesser of 20% of the eligible costs or \$40,000.

## **CONTACT**

Missouri Department of Economic Development  
Community Redevelopment  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-522-8004 Fax: 573-522-9462  
E-mail: [cd@ded.state.mo.us](mailto:cd@ded.state.mo.us)

## **ADDITIONAL RESOURCES**

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Neighborhood Preservation Tax Credit Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# BROWNFIELD REDEVELOPMENT PROGRAM

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

Provides financial incentives for the redevelopment commercial/industrial sites that are contaminated with hazardous substances and have been abandoned or underutilized for at least three years.

## AUTHORIZATION

Sections 447.700 to 400.718, RSMo

## ELIGIBLE AREAS

Statewide.

## ELIGIBLE APPLICANTS

- The applicant cannot be a party who intentionally or negligently caused the release or potential release of hazardous substances at the project.
- If the property is not owned by a public entity, the city or county must endorse the project.
- The project must be accepted into the “Voluntary Cleanup Program” of the MO Department of Natural Resources.
- The project must be projected by DED to result in the creation of at least ten new jobs or the retention of 25 jobs by a private commercial operation.

## HOW THE PROGRAM WORKS

The program authorizes several types of financial assistance for eligible projects:

- **Demolition Tax Credits**  
DED may issue tax credits for up to 100% of the cost of non-remediation demolition costs. The demolition must be part of a city (or county) and state approved redevelopment plan.
- **Jobs and Investment Tax Benefits**  
Businesses locating at the project that create new jobs to the state may receive (for up to ten years) tax credits in the amount of \$500 to \$1,300 per year for each new job created; 2% of new capital investment per year; and a 50% income exemption. To be eligible to receive these benefits, the city or county must provide at least 50% real property tax abatement for ten to 25 years.
- **Due Diligence Matching Grant**  
A public entity may request grant funding (up to \$100,000 per project or 50% of the cost) for a feasibility study. The other 50% may be from the public entity’s funds or private funds.
- **Grant for Public Infrastructure**  
A public entity may also request grant funding for public capital improvements for up to \$1 million. The public entity and owner must demonstrate the inability to finance the entire amount of improvements to be considered for grant funding.
- **Loans and Loan Guarantees**  
DED may make a loan or provide a loan guarantee to finance capital improvements at the project location. Loan proceeds may not be used for working capital, refinancing, inventory, purchase of stock from existing owners or other operating costs of the business or another entity.
- **Remediation Tax Credits**  
DED may issue tax credits for up to 100% of the cost of remediating the project property. DED will issue 75% of the credits upon adequate proof of payment of the costs; the remaining 25% will not be issued until a clean letter has been issued by DNR.

## ELIGIBLE USE OF TAX CREDITS

The tax credits can be applied to:

- ✓ Ch. 143 – Income tax, excluding withholding tax
- ✓ Ch. 147 – Corporate franchise tax
- ✓ Ch. 148 –
  - ✓ Bank Tax
  - ✓ Insurance Premium Tax
  - ✓ Other Financial Institution Tax

The remediation tax credit's special attributes:

- ✓ Carryforward 20 years
- ✓ Sellable or transferable

The demolition tax credit's special attributes:

- ✓ Carryforward 20 years

The jobs and investment tax credit has no special attributes. It must be applied to tax liability for the year it was earned.

## FUNDING LIMITS

The total state costs of the project (tax credits, loans, grants) must be less than the projected state economic impact of the project, as determined by DED.

The amount of any loan, loan guarantee and grants cannot exceed \$1,000,000 per project.

The amount of remediation and demolition tax credits issued must be the least amount necessary to cause the project to occur.

## APPLICATION PROCEDURE

An applicant must submit an application to DED for determination of eligibility and requests for remediation tax credits, Brownfield tax benefits, demolition tax credits, loan guarantees, a direct loan, and/or grant funding.

An application must also be submitted to the Department of Natural Resources (DNR) for participation in the "Voluntary Cleanup Program". Acceptance into this program is a requirement of the Brownfield Redevelopment Program.

Remediation that is performed prior to receipt of a written authorization for remediation tax credits from DED will not be eligible for tax credits and may jeopardize the project's overall eligibility for the program.

Applications may be submitted year-round. Each application is reviewed on a case-by-case basis.

## CONTACT

Missouri Department of Economic Development  
Community Redevelopment  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-522-8004      Fax: 573-522-9462  
E-mail: [cd@ded.state.mo.us](mailto:cd@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Brownfield Redevelopment Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM ACTION FUND LOAN

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

Provides a loan to certain types of for-profit companies that need funds for start-up or expansion and have exhausted other sources.

## AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

## HOW THE PROGRAM WORKS

Upon application by a city or county, the department may provide a loan to a business.

## ELIGIBLE AREAS

Projects can only be in a "non-entitlement" area - a city under 50,000 in population or a county under 200,000 in population.

## ELIGIBLE SPONSOR APPLICANTS

Cities and counties.

## ELIGIBLE BENEFICIARY BUSINESSES

For-profit manufacturing, processing and assembly companies that will have wages above the county average and provide medical benefits are prioritized.

## USE OF FUNDS

- ✓ The purchase of new machinery and equipment or working capital is eligible.
- ✓ Refinancing, pay out of stockholders, buyouts or lines of credit are not eligible.

## APPLICATION PROCEDURE

An application must be submitted by the Sponsor on behalf of the business. Applications are reviewed on a case-by-case basis, subject to fund availability

## FUNDING LIMITS

- The business must have exhausted other funding sources.
- Only the least amount needed to complete the project may be provided.
- Lesser of \$750,000 per project; 40% of the total project cost; or \$25,000 per new job.
- **Interest Rate:** Determined by DED.
- **Term:** Three to ten years.
- **Collateral:** Depends on the predictability of the cash flow. The loan may be in a subordinate collateral position to the primary lender at the sole discretion of DED.

## SPECIAL PROGRAM REQUIREMENTS

- **LMI Employees:** At least 51% of the new jobs to be created must be taken by persons considered "low to moderate income" (LMI).
- **Prevailing Wage Requirement:** If loan proceeds are used for the financing of building construction or the installation of machinery, prevailing wages must be paid to the employees of the contractors.

## CONTACT

Missouri Department of Economic Development  
Incentives Section  
301 West High Street, Room 720  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-0717 Fax: 573-751-7384  
E-mail: [dedfin@ded.state.mo.us](mailto:dedfin@ded.state.mo.us)

## ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Action Fund Loan Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# **CDBG PROGRAM**

## **AMERICANS WITH DISABILITIES ACT**

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### **PURPOSE**

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. This category provides assistance to address compliance with the Americans with Disabilities Act of 1990 (ADA).

### **AUTHORIZATION**

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### **ELIGIBLE APPLICANTS**

State CDBG funds are only available to non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000).

### **ELIGIBLE ACTIVITIES**

Elevators, chair lifts, and large restroom renovations are eligible. Only those activities necessary for ADA compliance are eligible. General improvements or enhancements that relate to conducting government business are prohibited.

### **PRIORITIES FOR ASSISTANCE**

Since courthouses in Missouri represent very high traffic area and would achieve the highest impact with renovation, they will be considered the priority for funding. High traffic city halls and other public buildings will be considered when funding becomes available. Applicants who have completed a plan recognizing all necessary activities to achieve ADA compliance (doors, ramps, signage, restrooms, parking, etc.) and applied a timeline and budget to that plan will receive consideration.

### **APPLICATION PROCEDURE**

Applications are accepted on a continuous cycle throughout the year with no deadline date. Applications are rated on need, project impact, local effort and past efforts to address need. To receive a recommendation for funding, an application must score 65 out of 100 points.

Communities interested in applying for grant assistance should complete the CDBG application, submit the State Historic Preservation clearance documents, a plan for full ADA compliance (including a timeline), and a preliminary architectural plan.

### **FUNDING LIMITS**

The maximum amount any applicant can apply for is \$250,000 or \$5,000 per household.

### **CONTACT**

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

### **ADDITIONAL RESOURCES**

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Americans with Disabilities Act Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# **CDBG PROGRAM BRIDGE, STREET AND DRAINAGE**

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## **PURPOSE**

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. This category provides assistance to construct or improve existing bridges, streets, and/or drainage. The project may consist of one or more of these three activities.

## **AUTHORIZATION**

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

## **ELIGIBLE APPLICANTS**

State CDBG funds are only available to cities and counties in non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000).

## **ELIGIBLE ACTIVITIES**

Applicants may include new construction or rehabilitation of existing structures. One, two, or all three activities may be included in one application as long as they are logically and functionally related.

## **APPLICATION PROCEDURE**

Communities interested in applying for grant assistance should complete a CDBG application. The bridges, streets, and drainage category is on a competitive cycle, and applications are due on June 15. Applications are rated on need, project impact, local effort, and past efforts.

## **FUNDING LIMITS**

The maximum amount any applicant can apply for is \$400,000 or \$5,000 per household.

## **SPECIAL PROGRAM REQUIREMENTS**

Applications that will eliminate property damage, eliminate unsafe circumstances, and improve the health and well being of the beneficiaries are ones that will receive priority.

At least 51% of the project beneficiaries must be low and moderate income persons.

## **CONTACT**

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

## **ADDITIONAL RESOURCES**

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Bridge, Street and Drainage Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.



# CDBG PROGRAM

## COMMUNITY FACILITIES

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. This category assists communities with providing a facility to supply specific services to its citizens.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### ELIGIBLE APPLICANTS

State CDBG funds are only available to cities and counties in non-entitlement areas. A non-entitlement area is a city with population less than 50,000 and/or a county with population less than 200,000.

### ELIGIBLE USE OF FUNDS

Community facilities are senior centers, day care centers, community centers, youth centers, 911, rural health clinics (facilities without state funding), telecommunications, and all eligible activities designed to provide a service or group of services from one central location for a prescribed area of residents or users. This may include the infrastructure necessary to support the facility, as well. A local government or non-profit agency must own the facility. It is the responsibility of the applicant to ensure the non-profit status of the entity seeking assistance. The applicant must be confident of the capacity, history, and organizational structure of the non-profit.

### APPLICATION PROCEDURE

- Communities interested in applying for grant assistance should complete a CDBG application. The community facility category is on a competitive cycle, and applications are due on March 15.
- Applications are rated on need, project impact, local effort, and past efforts.

- Applications must provide evidence of the ability to operate and maintain the facility for the purpose intended.
- CDBG funds proposed for the day to day operation of the facility are not eligible.

### FUNDING LIMITS

The maximum amount any applicant can apply for is \$300,000 or \$5,000 per household.

### SPECIAL PROGRAM REQUIREMENTS

- Applications that prove a need for the facility to serve a large portion of the public and implement a variety of services and programs to achieve a higher return on the investment are ones that will receive consideration.
- Education and health/well being programs are priorities. The facility must establish its ability to sustain the operation long after construction is complete. The Neighborhood Assistance Tax Credit Program and USDA Rural Development are programs where CDBG funds may match a larger project.
- At least 51% of the project beneficiaries must be low and moderate-income persons.

### CONTACT

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Community Facilities Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM

## DOWNTOWN REVITALIZATION

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. This category provides assistance to improve the condition of a community's downtown area.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### ELIGIBLE APPLICANTS

State CDBG funds are only available to cities and counties in non-entitlement areas. A non-entitlement area is a city with population less than 50,000 and/or a county with population less than 200,000.

### ELIGIBLE USE OF FUNDS

Public infrastructure and improvements that will significantly contribute to the revitalization or redevelopment of the downtown. These improvements may include, but are not limited to, water, sewer, electric, gas, sidewalks, curb cuts, street paving, parking, lighting, professional services and administration activities. Marketing costs are not eligible.

### APPLICATION PROCEDURE

Communities interested in applying for grant assistance should complete a CDBG application. The application cycle is open year-round with no deadline date and is based upon availability of funds. Applications are rated on need, project impact, local effort, and past efforts. Applicants must score a minimum of 65 points out of 100 to gain a recommendation for award.

### FUNDING LIMITS

The maximum amount any applicant can apply for is \$400,000.

### SPECIAL PROGRAM REQUIREMENTS

- ♦ Funding is based on several factors. These include, but are not limited to, developing and utilizing adopted design guidelines, maintaining an active downtown organization capable of providing a coordinated redevelopment strategy, and tailoring the public improvements to be a planned and incremental part of a comprehensive revitalization process. Public improvements must be part of a comprehensive redevelopment process such as the Main Street approach, which balances activities in four basic areas: organization, promotion, design, and economic restructuring. The rehabilitation of historic properties must conform to the Secretary of the Interior's Standards.
- ♦ The Downtown Revitalization Program requires \$1 of private investment committed for every \$1 of CDBG funds requested. Although there is no local match requirement, successful applicants often include local cash and in-kind to support the projects.
- ♦ Downtown revitalization must benefit at least 51% LMI (low to moderate income benefit), or be slum and blight clearance.

### CONTACT

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

### Additional Resources

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Downtown Revitalization Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM

## INDUSTRIAL INFRASTRUCTURE GRANT

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

Assist local governments in the development of public infrastructure that allows industries to locate new facilities, expand existing facilities, prevent the closing of a facility or the relocation of a facility outside the state.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### ELIGIBLE AREAS

Projects can only be in a "non-entitlement" area -- a city under 50,000 in population or a county under 200,000 in population.

### ELIGIBLE APPLICANTS

Cities or counties.

### ELIGIBLE BENEFICIARY BUSINESSES

- More than one business must potentially benefit from the facilities to be funded.
- For-profit manufacturing, processing and assembly companies that will have wages above the county average and provide medical benefits are prioritized.

### USE OF FUNDS

- ✓ Grant funds may be used for public streets, water or sewer lines, engineering and other public facilities necessary to support the project. A public entity must own the facilities to be funded.
- ✓ Facilities owned by the company or a private utility are not eligible for funding.

### APPLICATION PROCEDURE

Applications are reviewed on a case-by-case basis, subject to fund availability.

### FUNDING LIMITS

The grants shall be determined in accordance with the following schedule:

Grant Amount	Max. per Job	Max. % of Capital Inv.
Up to \$500,000	\$10,000	35%
Next \$250,000	\$ 5,000	20%
Next \$250,000	\$ 3,000	8%
Next \$500,000	\$ 2,000	2%

(Ex: To receive a \$600,000 Infrastructure grant, total private capital investment must be no less than \$1,928,571 and create 70 new full-time jobs.)

### SPECIAL PROGRAM REQUIREMENTS

- The local government applicant must provide as much unrestricted resources (cash, in-kind resources) as they have available.
- **LMI Employees:** At least 51% of the new jobs to be created must be taken by persons considered "low to moderate income" (LMI).
- **Prevailing Wage Requirement:** Because grant proceeds are used for the construction of public works, prevailing wages must be paid to the employees of the contractors.

### CONTACT

Missouri Department of Economic Development  
Incentives Section  
301 West High Street, Room 720  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-0717 Fax: 573-751-7384  
E-mail: [dedfin@ded.state.mo.us](mailto:dedfin@ded.state.mo.us)

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Industrial Infrastructure Grant Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM INNOVATIVE GRANTS

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. This category assists communities with recognized needs that may not fit under the other categories of CDBG funding.

## AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

## ELIGIBLE APPLICANTS

State CDBG funds are only available to cities and counties in non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000).

## ELIGIBLE ACTIVITIES

The innovative category allows applicants to submit projects that do not fit under existing categories. The projects must still comply with all CDBG regulations and must still select eligible activities from the list provided in the application. This category allows the applicant to recognize and solve a need particular to the community.

## APPLICATION PROCEDURE

Communities interested in applying for grant assistance should complete a CDBG application. The application cycle is open year-round with no deadline date, and is based upon availability of funds. Applications are rated on need, project impact, local and past efforts. Applicants must score a minimum of 65 points out of 100 to gain a recommendation for award. Applications must include any supporting documentation that verifies the need, such as professional studies, census information, etc.

## FUNDING LIMITS

The maximum amount any applicant can apply for is \$250,000 or \$5,000 per household.

## SPECIAL PROGRAM REQUIREMENTS

Applicants that can substantiate a need or a series of needs and have a well thought-out solution with an emphasis on sustainability and local impact (serving a large population with every dollar) will be given consideration. Applicants who leverage other creative funding sources to achieve a broader solution to a series of needs will be given consideration. Applicants who demonstrate local capacity to manage the project will also be given consideration.

Applicants must meet a "national objective" to participate in the CDBG program, which may include the low-to-moderate income persons or elimination of slums or blight, (or a combination of the two.) Please contact the CDBG office for more information regarding the national objectives.

## CONTACT

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

## ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Innovative Grants Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM

## INTERIM FINANCING LOAN

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

Provide short-term cash flow relief for a company.

### AUTHORIZATION

Public Law 93-383, Title I of the Housing & Community Development Act of 1974, as amended; 24 CSR Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### HOW THE PROGRAM WORKS

Upon application by a city or county, the department may provide a loan to a business.

### ELIGIBLE AREAS

Projects can only be in a "non-entitlement" area -  
- a city under 50,000 in population or a county under 200,000 in population.

### ELIGIBLE SPONSOR APPLICANTS

Cities and counties.

### ELIGIBLE BENEFICIARY BUSINESSES

For-profit manufacturing, processing and assembly companies that will have wages above the county average and provide medical benefits, are prioritized.

### ELIGIBLE USE OF FUNDS

- ✓ The purchase of new machinery and equipment or working capital is eligible.
- ✓ Refinancing, pay out of stockholders, buyouts or lines of credit are not eligible.

### APPLICATION PROCEDURE

An application must be submitted by the Sponsor on behalf of the business. Applications are reviewed on a case-by-case basis, subject to fund availability

### FUNDING LIMITS

DED will determine the amount of funds based on the need and state economic impact.

- **Interest Rate:** Determined by DED, and the principal and interest is deferred until the end of the term.
- **Term:** Typically 18 months.
- **Collateral:** Letter of Credit from financial institution.

### SPECIAL PROGRAM REQUIREMENTS

- **LMI Employees:** At least 51% of the new jobs to be created must be taken by persons considered "low to moderate income" (LMI).
- **Prevailing Wage Requirement:** If loan proceeds are used for the financing of building construction or the installation of machinery, prevailing wages must be paid to the employees of the contractors.

### CONTACT

Missouri Department of Economic Development  
Incentives Section  
301 West High Street, Room 720  
P.O. Box 118  
Jefferson City, MO 65102  
PHONE: 573-751-0717 FAX: 573-751-7384  
E-mail: [dedfin@ded.state.mo.us](mailto:dedfin@ded.state.mo.us)

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the Interim Financing Loan Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM LOAN GUARANTEE

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

## PURPOSE

Provide gap financing for new or expanding businesses. “Gap” financing means other sources of financing (including bank loans and owner equity) have been maximized, and a gap exists in the total project cost.

## AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri’s “Consolidated Plan” submitted to the U.S. Department of Housing and Urban Development.

## HOW THE PROGRAM WORKS

Upon application by a city or county, the Department of Economic Development (DED) may guarantee a portion of a loan made to a business. The funds would be provided to the lender upon default and liquidation of collateral.

## ELIGIBLE AREAS

Projects can only be in a “non-entitlement” area -  
- a city under 50,000 in population or a county under 200,000 in population.

## ELIGIBLE SPONSOR APPLICANTS

Cities and counties.

## ELIGIBLE BENEFICIARY BUSINESSES

For-profit manufacturing, processing and assembly companies that will have wages above the county average and provide medical benefits are prioritized.

## USE OF FUNDS

- ✓ The purchase of new machinery and equipment or working capital is eligible.
- ✓ Refinancing, payout of stockholders, buyouts or lines of credit are not eligible.

## APPLICATION PROCEDURE

An application must be submitted by the Sponsor on behalf of the business. Applications are reviewed on a case-by-case basis, subject to fund availability.

## FUNDING LIMITS

- DED will guarantee up to 90% or \$400,000 of the principal balance (after liquidation of assets) of a loan made by a financial institution or an industrial revenue bond.
- DED must determine that the borrower has exhausted other funding sources and only the least amount needed to complete the project may be provided.
- The maximum funding available is based on the lesser of \$400,000 per project or \$25,000 per new full-time permanent job created or retained.
- **Interest Rate:** The bank determines the interest rate, but it cannot exceed prime plus 2%.
- **Term:** The term of a CDBG-guaranteed loan cannot exceed:
  - three to five years for permanent working capital;
  - five to ten years for machinery and equipment; and
  - seven to fifteen years for real estate.
- **Collateral:** Any available collateral should be secured, including personal guarantees for closely held companies, and/or corporate guarantees, as applicable. Personal guarantees are required for owners of more than 20% of the company. Equity injection for start-up projects is at least 20% to 30%.
- **Costs:** Any administrative, legal or closing costs must be paid by the business.

## **SPECIAL PROGRAM REQUIREMENTS**

- **LMI Employees:** At least 51% of the new jobs to be created must be taken by persons considered “low to moderate income” (LMI).
- **Prevailing Wage Requirement:** If loan proceeds are used for the financing of building construction or the installation of machinery, prevailing wages must be paid to the employees of the contractors.

## **CONTACT**

Missouri Department of Economic Development  
Incentives Section  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-0717      Fax: 573-751-7384  
E-mail: [dedfin@ded.state.mo.us](mailto:dedfin@ded.state.mo.us)

## **ADDITIONAL RESOURCES**

Go to the department’s home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Loan Guarantee program as well as a wealth of information regarding this program and Missouri’s many other economic development programs and policies.



# CDBG PROGRAM

## MICROENTERPRISE LOAN

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. This category promotes small business development by supporting a local loan fund.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### ELIGIBLE APPLICANTS

State CDBG funds are only available to cities or counties in non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000).

### ELIGIBLE USE OF FUNDS

This program gives funds to local governments (or sponsored eligible non-profit organization sub-applicants) to establish a loan program for "microenterprise" assistance. The applicant is encouraged to design the program in a manner to best meet the area's needs. By definition, a "microenterprise" is a business with 5 or fewer employees.

### APPLICATION PROCEDURE

Communities interested in applying for grant assistance should complete a CDBG application. This category is on an open, year-round cycle and is based upon availability of funds. Applications are rated on need, project impact, local effort, and past efforts. Applicants must score a minimum of 65 points out of 100 to gain a recommendation for award.

Applicants must meet one of three national objectives to participate in the CDBG program. In the case of the "microenterprise" category, applicants usually meet this requirement by making sure the project beneficiaries are at least 51% low and moderate-income persons, through job creation. Please contact the CDBG office for more information regarding the national objectives.

### FUNDING LIMITS

The maximum amount any applicant can apply for is \$100,000 or \$15,000 per job.

### SPECIAL PROGRAM REQUIREMENTS

Funding is based on several factors. These include the program design, training component and qualifications, level of local government support, area to be served, organization(s) involved in implementation, and timeframe for implementation.

### CONTACT

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Microenterprise Loan Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM

## NEIGHBORHOOD DEVELOPMENT

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. This category provides assistance to communities through both residential property rehabilitation and public infrastructure improvements.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### ELIGIBLE APPLICANTS

State CDBG funds are only available to cities and counties in non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000).

### ELIGIBLE ACTIVITIES

The Neighborhood Development Program falls into three categories:

- ♦ Targeted
- ♦ Scattered Site
- ♦ Demolition only

Applicants should carefully review their program goals and the eligible activities under each category to determine which category their project would best fit. In the targeted approach, goals should include every activity necessary to create a sustainable, viable neighborhood. Under the scattered site approach, the applicant should be looking at improving the market value of housing throughout a larger area or improving housing conditions of a class of persons most in need. Demolition projects are used to eliminate slum and blight conditions that represent a hazard to the health and safety of citizens.

### APPLICATION PROCESS

Communities interested in applying for grant assistance should complete a CDBG application. This category is competitive and has a deadline of June 15.

Rehabilitation activities require 100% low-to-moderate income (LMI) beneficiaries. Any additional public facility work that is proposed in a target area application must benefit at least 51% LMI per survey. Demolition activities may qualify by either LMI or slum and blight clearance.

### FUNDING LIMITS

For target area projects, the maximum amount available is \$500,000 or \$21,000/household. Scattered site projects are limited to \$500,000 or \$21,000/household, and demolition only projects are limited to \$125,000 with at least five demolitions addressed.

### SPECIAL PROGRAM REQUIREMENTS

Based upon the survey found in the CDBG application, applicants should determine the optimal target area boundaries to achieve the city's goals and objectives for the project. They must also ensure that the area has an adequate number of persons that are eligible (by income level) to participate in the program, and who desire to participate in the program. Applicants that show preparedness and local responsibility, leveraging and initiative will receive consideration.

### CONTACT

Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Neighborhood Development program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM

## OPEN CYCLE HOUSING

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. The Open Cycle Housing Category allows communities an opportunity to meet housing needs not related to rehabilitation or low-income housing tax credit financing.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### ELIGIBLE APPLICANTS

State CDBG funds are only available to cities and counties in non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000).

### ELIGIBLE ACTIVITIES

Projects may propose construction or homeownership financing. Applicants may propose to serve specific special needs projects or may combine housing with other activities such as job training. Examples may include single family new construction, Youthbuild, transitional housing, infrastructure to support housing, down payment assistance, historic preservation, upstairs/downtown projects, etc.

### APPLICATION PROCESS

Applications for open cycle housing projects are accepted year round and awards are based on availability of funds. Applications must score a minimum of 65 out of 100 points to gain a recommendation for award.

### FUNDING LIMITS

The maximum amount any applicant can apply for is \$200,000.

### SPECIAL PROGRAM REQUIREMENTS

All CDBG-funded projects must meet a national objective set forth by the U.S. Department of Housing and Urban Development (HUD). Projects can either:

1. Benefit 51% low and moderate income (LMI) persons and families, or
2. Eliminate slums and blight.

Since housing activities are a direct benefit to a person's or family's home, all housing related activities require 100% LMI. Any additional public facility work proposed is required to meet the 51% LMI objective. Please contact the CDBG program for more information about determining LMI status.

Applicants should establish the need for the project by documentation, vacancy rates, market studies, and unmet need numbers. Impact is evaluated by the number of units proposed, affordability standards, supportive services, project readiness, and implementation plan. Leveraging, in-kind, and tax credit match will also be considered. (Tax credit match includes Neighborhood Assistance Program, Youth Opportunities Program, Historic Tax Credit Program, and Neighborhood Preservation Act Tax Credit Program.)

### CONTACT

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Open Cycle Housing Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM

## RURAL AFFORDABLE HOUSING RFP

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. The Rural Affordable Housing RFP (Request for Proposals) category is intended to make housing development feasible in communities that have the need but are lacking conventional resources.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### ELIGIBLE APPLICANTS

State CDBG funds are only available to cities and counties in non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000).

### ELIGIBLE ACTIVITIES

Rural Affordable Housing funds can be used for rehabilitation of single family or multi family housing, off-site infrastructure, construction, acquisition, professional services, etc.

### APPLICATION PROCESS

All applicants submitting a proposal are required to propose applications to MHDC Low Income Housing Tax Credit Program.

The funding cycle is competitive and has a deadline of August 15.

Project proposals that achieve the following will receive priority:

- ✓ clearly describe a need for CDBG assistance to close a financial gap for housing development in rural Missouri
- ✓ exist in areas where homes are cost burdened
- ✓ promote redevelopment and rehabilitation
- ✓ address distressed areas
- ✓ support a local housing plan
- ✓ offer mixed income developments
- ✓ renovate existing housing (building or complex)
- ✓ include amenities not customary in the community (child care, job training, etc.)

- ✓ consist of a development team with appropriate capacity to complete the project
- ✓ structure the use of CDBG funds to accomplish additional development and sustainability through the use of program income

Selection is accomplished by eliminating all proposals that do not substantiate CDBG need, eliminating proposals where housing development is occurring as a result of the market, and evaluating the balance of the proposals based on the priorities listed above.

### FUNDING LIMITS

The maximum amount any applicant can apply for is \$200,000.

### SPECIAL PROGRAM REQUIREMENTS

All CDBG-funded projects must meet a national objective set forth by the U.S. Department of Housing and Urban Development (HUD). Projects can either:

1. Benefit 51% low and moderate income (LMI) persons and families, or
2. Eliminate slum and blight.

Rehabilitation activities require 100% low-to-moderate income (LMI) beneficiaries. Any additional public facility work proposed must benefit at least 51% LMI. Projects creating affordable housing from buildings that meet the definitions of slums and blight may apply under that national objective.

### CONTACT

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118, Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Rural Affordable Housing Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# CDBG PROGRAM

## SPECULATIVE INDUSTRIAL BUILDING LOAN

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

Assist in the location of new companies to Missouri communities and the creation of new full-time jobs primarily for low to moderate income (LMI) persons.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### HOW THE PROGRAM WORKS

The Department of Economic Development (DED) will make a deferred loan to a not-for-profit development corporation.

### ELIGIBLE AREAS

Projects can only be in a "non-entitlement" area -  
- a city under 50,000 in population or a county under 200,000 in population.

### ELIGIBLE APPLICANTS

Cities and counties.

### ELIGIBLE USE OF FUNDS

The acquisition and rehabilitation of an existing building, the construction of a new building, and land acquisition and on-site infrastructure related to the building. Refinancing, marketing costs and administrative costs are not eligible.

### APPLICATION PROCEDURE

Prior to submitting an application, the city or county must complete a needs assessment and hold a properly noticed public hearing.

### FUNDING METHOD

- A Loan Agreement is executed between the not-for-profit development corporation, DED, and the city/county sponsor.

- **Interest Rate:** 1% APR
- **Term:** The loan cannot exceed 30 months from the day of the first draw of loan proceeds.
- **Collateral:** An irrevocable letter of credit from an accredited financial institution for principal and interest, expiring no earlier than 30 days from the maturity date of the loan.

### FUNDING LIMITS

The borrower must have exhausted all other funding sources. The loan is limited to the lesser of \$1,000,000 per project or \$25,000 per new full-time year-round job.

### SPECIAL PROGRAM REQUIREMENTS

- **LMI Employees:** At least 51% of the new jobs to be created must be filled by persons considered "low to moderate income" (LMI).
- **Prevailing Wage Requirement:** If loan proceeds are used for the financing of building construction or the installation of machinery, prevailing wages must be paid to the employees of the contractors.

### CONTACT

Missouri Department of Economic Development  
Incentives Section  
301 West High Street, Room 720  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-0717 Fax: 573-751-7384  
E-mail: [dedfin@ded.state.mo.us](mailto:dedfin@ded.state.mo.us)

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Speculative Industrial Building Loan Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.



# CDBG PROGRAM

## WATER AND WASTEWATER

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

### PURPOSE

The Community Development Block Grant Program (CDBG) offers grants to Missouri communities to improve local facilities, address health and safety concerns, and develop a greater capacity for growth. This category provides assistance to communities to establish or improve local water or sewer facilities.

### AUTHORIZATION

42 USC § 5301 et seq., 24 C.F.R. Part 570; and Missouri's "Consolidated Plan" submitted to the U.S. Department of Housing and Urban Development.

### ELIGIBLE APPLICANTS

State CDBG funds are only available to cities or counties in non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000).

### ELIGIBLE USE OF FUNDS

Construction related to water treatment and distribution, and sewer treatment and collection for publicly owned systems. Operation, maintenance activities and improvements related to fire flow are not eligible.

### APPLICATION PROCESS

Applications are open cycle (year-round), but **require an invitation** after completing the Missouri Water and Wastewater Review Committee ("MWWRC") process. The process includes submission of a preliminary proposal and engineering report (with 5 copies) to MWWRC for review and comment. The MWWRC meets twice a month and is made up of members from USDA-Rural Development, Missouri Department of Natural Resources, and CDBG. Proposals are received and placed on a calendar for inclusion on the agenda. If the proposal is received between the first and the fifteenth of the month, then it is placed on the agenda for the 15<sup>th</sup> of the following month. If the proposal is received between the 16<sup>th</sup> and the

end of the month, then it is placed on the agenda for the meeting held on the 30<sup>th</sup> of the following month.

### FUNDING LIMITS

The maximum amount any applicant can apply for is \$500,000 or \$5,000 per household.

### SPECIAL PROGRAM REQUIREMENTS

Applicants must be sure that the project beneficiaries are at least 51% low and moderate income persons.

New water or sewer systems or expansion /upgrades of existing systems that have substantiated health concerns are prioritized. Successful applicants must demonstrate that rates will adequately cover operation, maintenance, reserves, emergencies, employee overhead, etc; or, the community must have initiated a graduated rate increase that will provide adequate operating costs over a period of years. Communities applying a regional approach to problem solving will receive priority consideration as well.

### CONTACT

Missouri Department of Economic Development  
Community Development Block Grant Program  
301 West High Street, Room 770  
P.O. Box 118  
Jefferson City, MO 65102  
Phone: 573-751-3600 Fax: 573-526-4157

### ADDITIONAL RESOURCES

Go to the department's home page at [www.ded.mo.gov](http://www.ded.mo.gov) to obtain guidelines and forms for the CDBG Water and Wastewater Program as well as a wealth of information regarding this program and Missouri's many other economic development programs and policies.

# *Community Service Commission*

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## **WHAT IS THE MISSOURI COMMUNITY SERVICE COMMISSION?**

The Missouri Community Service Commission was established in 1993 by the 87<sup>th</sup> General Assembly to administer programs assigned to it by the Corporation for National Service, and to foster an ethic of service in all citizens, especially Missouri's youth. Its 25 members are appointed by the Governor to three-year terms.

The AmeriCorps\* State program is the Commission's chief administrative responsibility. AmeriCorps is a national service program that engages thousands of Americans of all ages and backgrounds in community initiatives that address our most pressing civic needs. Members receive an education stipend of \$4,725 for a year of full-time service. Some programs also provide a living allowance - usually less than minimum wage - to help support members during their service commitment. Programs will engage in a variety of activities based on local need, including youth mentoring, tutoring, disaster relief, neighborhood revitalization, and victim's assistance. Over 2,000 people have served in Missouri AmeriCorps' programs.

### **AmeriCorps - *Getting Things Done***



There are over 600 AmeriCorps programs and over 40,000 AmeriCorps Members working all over the country. They are immunizing babies in south Texas and raising reading scores in Seattle; providing safe corridors in the Bronx; preserving the Gulf coastline and the Chesapeake Bay; taking seniors safely to the doctor in St. Louis and keeping kids out of gangs in Killeen, Texas.

AmeriCorps programs provide full and part-time opportunities for participants to provide service, with or without pay, to their communities through community organizations and agencies while earning support for college, graduate school or job training. AmeriCorps joins a long tradition of programs encouraging and rewarding service – programs like the Civilian Conservation Corps, the Montgomery GI Bill and the Peace Corps. Unlike past federal initiatives, AmeriCorps is locally driven and community-based, helping communities address their toughest challenges through its specific mission:

- **Getting Things Done** - AmeriCorps helps communities meet education, public safety, environmental or other human needs through direct and demonstrable services. Every AmeriCorps program becomes a powerful model for communities to apply their own efforts.
- **Strengthening Communities** - While we rightly celebrate the ways we differ, we also need to remember the values we share. AmeriCorps unites individuals and institutions of all different kinds in a common effort to improve our communities.
- **Encouraging Responsibility** - Through service and civic education, AmeriCorps enables members to see themselves as problem-solvers, not problems; to become leaders, not just followers; and to act on their responsibilities, as well as their rights.
- **Expanding Opportunity** - AmeriCorps helps those who help America. Members receive job skills and invaluable experience and scholarships or loan repayment for schooling or job training.



## PROGRAM MODELS:



Virtually any not-for-profit organization, state or local agency, is eligible to sponsor an AmeriCorps program. (Only Federal agencies are prevented from applying). Application materials and deadlines vary depending on the type of program being applied for. In addition, available Federal dollars and their required local match also vary. Please contact the Commission for specific information.

Application, in general, include three parts:

1. **Concept Paper** - This is a brief description of the proposed program, its goals, its partners, and its member activities. It allows Commission staff to review the program idea, spot any problem areas, and suggest alternatives before the full application is developed
2. **Application Narrative** - This is a detailed, no-stones-left-unturned description of the entire proposal, its objectives, its participants, its sponsoring organization and its ability to administer an AmeriCorps program.
3. **Budget** - Like the application narrative, the budget is a detailed description of how Federal and local match monies will be expended.

The Corporation for National Service is required by law to set priorities within four issue areas:

- Education
- Public Safety
- Environment, and
- Human Needs

In addition, the Corporation and the Commission focus their efforts within these issue areas on children and youth. In meeting this focus on children and youth, programs may focus their efforts on servicing children and youth, or plan to recruit or coordinate youth volunteers to assist in program activities or both.

Applicants have a great deal of flexibility to design programs that will best achieve the three types of impacts sought by the Corporation:

- "Getting Things Done" in Communities
- Strengthening Communities, and
- Developing the Citizenship and Skills of Members.

This flexibility includes the ability to target individuals of a certain age or skill level as Members, and to place Members individually in projects or organize them in teams. Similarly, programs may determine whether a full-time or part-time schedule is more appropriate to the program's goals. The Principles for High Quality National Service Programs, available from the Commission, offers a wide array of program examples.

The commission encourages applicants to design programs that enroll between 15 and 20 members. Programs of this size are both large enough to show measurable impacts on the communities they serve and small enough to be cost effective.

Most program budgets are predominately made up of member support costs, including a living allowance, FICA, worker's compensation and health care. In such cases, no more than 5% of Corporation funding may be used to pay for administrative costs, including staff and operational. Such proposals must show at least 33% local match from projected cash and in-kind contributions. In addition, total cost per member - Corporation funding divided by the number of members - may not exceed \$11,200.

Some AmeriCorps programs provide no Federal money for member support costs. In these cases, the local sponsor bears the responsibility of providing member support.

Such programs may request up to \$500 per member for administrative costs. While these programs must make due with significantly fewer outside resources, they also have the advantage of greatly reduced paperwork requirements.

Members who successfully complete a full-time term of service (at least 1,700 hours over a year) will receive an education award of \$4,725. The award for a part-time term of service (900 hours over two years) is half that, or \$2,362.50.

**Contact:**

Missouri Community Service Commission  
Harry S Truman Building, Room 770  
P.O. Box 118, Jefferson City, MO 65102  
Phone: (573) 751-7488  
Fax: (573) 526-0463  
Web site: <http://www.movolunteers.org/>

# *Missouri Arts Council*

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## **Introduction**

The Missouri Arts Council (MAC) – as public leader, partner and catalyst – is dedicated to broadening the appreciation and availability of the arts in the State and fostering the diversity, vitality and excellence of Missouri's communities, economy and cultural heritage.

The Missouri Arts Council acts as the state's arts grantmaking division providing financial assistance to nonprofit organizations across the state to encourage and stimulate economic and community growth and development through the arts. A division of the Missouri Department of Economic Development, MAC is the second oldest state-funded arts agency in the country, providing vital support and leadership to bring the arts to all the people of Missouri.

Through funds from the Missouri Cultural Trust and the National Endowment for the Arts, MAC provides funding for quality arts programming in both large and small communities. Funding areas include: arts education, arts services, community arts, discipline program assistance (dance, electronic media, festivals, literature, multidiscipline, music, theater, visual arts), established institutions, folk arts, minority arts, touring, mini grants, technical assistance, endowment building, and renovation/construction.

MAC allocates every program dollar based on the recommendations of Missouri citizens who serve on advisory panels that meet annually to review applications from organizations seeking grants. The panel's recommendations are based on established criteria, including artistic excellence, education and outreach, community support, administrative ability and diversity of audience served.

The Missouri Cultural Trust is an invested endowment fund created by the state legislature in 1993. Income from the Trust is dedicated to supporting the arts in Missouri. The Trust is projected to grow to \$100 million in public funds and stimulate an additional \$100 million in long-term private investment in the arts statewide. Subject to appropriation by the Missouri legislature, a portion of the revenue generated by Missouri's nonresident professional athletes and entertainers income tax is transferred to the Trust.

The Missouri Cultural Trust serves as a valuable asset strengthening the arts in Missouri for the long term. It stimulates private fundraising for arts endowments and cultural facilities through an innovative new program called the Capital Incentive Program. The Organizational Development Program is a capacity-building initiative for small and mid-sized Missouri arts organizations that enhances their ability to provide arts programs and services to their communities.

## **Missouri Arts Council**

Wainwright State Office Complex  
111 North 7th Street, Suite 105  
St. Louis, Missouri 63101-2188

Tele: 314/340-6845  
Toll-free: 866/407-4752  
TDD: 1-800/735-2966  
Fax: 314/340-7215

# *Community Arts Program*

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## **Purpose**

To provide support to non-metropolitan community arts councils offering programs in more than one art discipline, and to agencies fostering the long-term cultural development of a community.

## **Authorization**

Sections 185.050, RSMo. (1999)

## **Eligible Areas**

Eligible organizations must be located within the state of Missouri but outside the city limits of St. Louis and Kansas City.

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service and incorporated as a Missouri nonprofit corporation that fulfills MAC's Community Arts Program (CAP) requirements may apply. Only one agency per community (or determined service area) may apply for CAP assistance.

## **Overview of Program**

CAP is designed to assist organizations whose programs and activities introduce new artistic experiences to communities, contribute to the growth and development of artistic excellence and reflect the importance of cultural diversity and the expression of local cultural tradition.

## **Application Procedure**

Applicants are encouraged to submit drafts prior to the final application deadline for staff review and advice. The draft deadline is in the winter. Applications for the Community Arts Program are due annually in the early spring for the following fiscal year.

Reasonable grant requests and related budgets are essential elements of a comprehensive and competitive grant proposal. MAC staff is available to assist applicants in the planning and completion of grant applications.

Applicants accepting MAC funds for arts programming must also meet contractual responsibilities including submission of the Revised Project Form, Grant Agreement Contract, and Final Report Form.

## **Funding Limits**

This is a highly competitive process for limited funds. Any project that receives MAC funding must provide at least a one-to-one match of MAC funds with cash and if necessary, in-kind contributions. Applicants may request up to 50% of the project cost or \$35,000, whichever is less. The minimum request is \$1,000.

In FY04, 36 CAP applicants statewide received awards averaging \$6,614.

## **Contact**

Missouri Arts Council

Toll Free: 866/407-4752

Email: [moarts@ded.mo.gov](mailto:moarts@ded.mo.gov)

# *Discipline Program Assistance*

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## **Purpose**

Through Discipline Program Assistance MAC provides project support for a wide variety of arts activities in eight arts disciplines: dance, electronic media, festivals, literature, multidiscipline, music, theater, visual arts.

## **Authorization**

Sections 185.050, RSMo. (1999)

## **Overview of Program**

Discipline Program Assistance is made available for projects which, for MAC granting purposes, is defined as a specific, identifiable program that has a distinct focus, format and objective. A project could include the following: performance series, exhibition series, educational outreach programs, artist residencies, lecture/demonstrations, workshops, services to the field.

## **Eligible Areas**

Statewide.

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service and incorporated as a Missouri nonprofit corporation may apply.

## **Application Procedure**

Applicants are encouraged to submit drafts prior to the final application deadline for staff review and advice. The draft deadline is in the winter. Applications for Discipline Program Assistance are due annually in the early spring for the following fiscal year.

Reasonable grant requests and related budgets are essential elements of a comprehensive and competitive grant proposal. MAC staff is available to assist applicants in the planning and completion of grant applications.

Applicants accepting MAC funds for arts programming must also meet contractual responsibilities including submission of the Revised Project Form, Grant Agreement Contract, and Final Report Form.

## **Funding Limits**

This is a highly competitive process for limited funds. Any project that receives MAC funding must provide at least a one-to-one match of MAC funds with cash and if necessary, in-kind contributions. Applicants may request up to 50% of the project cost or \$30,000, whichever is less. The minimum request is \$2,000.

## **Contact**

Missouri Arts Council

Toll Free: 866/407-4752

Email: [moarts@ded.mo.gov](mailto:moarts@ded.mo.gov)

# *Mini Grant Program*

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## **Purpose**

To encourage nonprofit organizations, especially small arts organizations and organizations based in rural communities, to seek financial assistance for arts activities through a less complicated application process.

## **Authorization**

Sections 185.050, RSMo. (1999)

## **How the Program Works**

Mini Grants are awarded on a monthly basis but applications must be submitted at least twelve weeks before the project begins. Applications are evaluated based on specific criteria including artistic quality, community involvement, management ability, and the overall quality of the project including a reasonable project budget.

## **Eligible Areas**

Statewide

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service and incorporated as a Missouri nonprofit corporation may apply.

## **Eligible Activities**

The Mini Grant can fund a variety of activities including festivals, murals, exhibitions, community theatre productions, choruses, bands, and symphony performances. The Minority Mini Grant can fund these activities if they represent a cultural minority organization/community whose arts project serves the general public. The Lewis and Clark Mini Grant funds arts activities related to the Lewis and Clark Bicentennial Commemoration.

## **Application Procedure**

MAC staff is available to assist applicants in the planning and completion of Mini Grant applications. Applications must be postmarked on or delivered to the MAC office by 5:00 PM the first Monday of the month for projects beginning at least twelve weeks later. Each month MAC staff will review and present the applications to the Executive Committee. The committee determines grant awards.

## **Funding Limits**

This is a highly competitive process for limited funds. Any project that receives MAC funding must provide at least a one-to-one match of MAC funds with cash and if necessary, in-kind contributions. Mini Grant applicants may request up to 50% of the project cost or \$1,000, whichever is less. Minority Mini Grant applicants may request up to 50% of the project cost or \$5,000, whichever is less. Lewis and Clark Mini Grant applicants may request up to 50% of the project cost or \$3,000, whichever is less. The minimum request is \$500.

## **Contact**

Missouri Arts Council

Toll Free: 866/407-4752

Email: [moarts@ded.mo.gov](mailto:moarts@ded.mo.gov)

# *Missouri Folk Arts Program*

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## **Purpose**

To identify and document Missouri's living traditional folk arts and artists, to build appreciation for the state's artistic heritage, to encourage folk artists to pass down their skills to the next generation and to make the state's rich folk heritage more accessible to all Missourians.

## **Authorization**

Sections 185.050, RSMo. (1999)

## **How the Program Works**

Since FY98 this grant program has been administered through the Missouri Folk Arts Program (MFAP) at the University of Missouri-Columbia. The Missouri Arts Council's Folk Arts Program supports projects that perpetuate and present the folk arts of the state.

## **Overview of Program**

The Missouri Folk Arts Program manages the Traditional Arts Apprenticeship Program (TAAP); MAC's Folk Arts grants; folk arts initiatives in the Ozarks, Northeast Missouri, and along the Missouri River; 14 traditional artists in MAC's Missouri Touring Program; and the development of a Folk Arts in Education Residency program. The MFAP staff also provides technical assistance and professional development workshops to traditional artists and local arts advocates.

## **Eligible Areas**

Statewide

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service and incorporated as a Missouri nonprofit corporation is eligible to apply for funding in the MFAP. Applicants to the Traditional Artist Apprenticeship Program need not fulfill this requirement.

## **Application Procedure**

Applicants are encouraged to submit drafts prior to the final application deadline for staff review and advice. The draft deadline is in the winter. Applications for the Folk Arts Program are due annually in the early spring for the following fiscal year. MFAP accepts applications for a variety of folk arts projects that can include the following: exhibitions, performances, concerts, lecture/demonstrations, workshops, folklife festivals, radio/media programs, school programs/residencies. MFAP gives funding priority to projects that include a presentation component that is open and accessible to the general public.

Individuals can apply to TAAP by contacting the MFAP.

## **Funding Limits**

This is a highly competitive process for limited funds. Any project that receives MAC funding must provide at least a one-to-one match of MAC funds with cash and if necessary, in-kind contributions. Applicants may request up to 50% of the project cost or \$30,000, whichever is less. The minimum request is \$2,000.

## **Contact**

Missouri Folk Arts Program  
Phone: 573/882-6296



# *Minority Arts Program*

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## **Purpose**

The Minority Arts Program (MAP) endeavors to provide financial and technical support to multicultural organizations involved in arts-related programming with a priority on minority-managed, minority developed arts projects.

## **Authorization**

Sections 185.050, RSMo. (1999)

## **Eligible Areas**

Statewide

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service and incorporated as a Missouri nonprofit corporation may apply. Successful MAP applicants likely represent a cultural minority organization/community whose arts project serves the general public.

## **Overview of Program**

The Minority Arts Program serves as a priority, minority-managed organizations with minority-developed arts-focused projects. Through grantmaking and technical assistance to organizations statewide, MAP endeavors to increase the positive impact that arts programming can have on a community both socially and economically. Additional goals of this program are to help strengthen the internal operations of minority-managed nonprofit organizations so their arts programming and arts funding bases can reach their highest potential.

## **Application Procedure**

Applicants are encouraged to submit drafts prior to the final application deadline for staff review and advice. The draft deadline is in the winter. Applications for the Minority Arts Program are due annually in the early spring for the following fiscal year.

All MAP applicants are encouraged to submit a draft of their application for staff review. Reasonable grant requests and related budgets are essential elements of a comprehensive and competitive grant proposal.

Applicants accepting MAC funds must meet contractual responsibilities including submission of the Revised Project Form, Grant Agreement Contract, and Final Report Form.

## **Funding Limits**

This is a highly competitive process for limited funds. Any project that receives MAC funding must provide at least a one-to-one match of MAC funds with cash and if necessary, in-kind contributions. Applicants may request up to 50% of the project cost or \$30,000, whichever is less. The minimum request is \$2,000.

## **Contact**

Missouri Arts Council

Toll Free: 866/407-4752

Email: [moarts@ded.mo.gov](mailto:moarts@ded.mo.gov)

# *Arts Education Program*

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## **Purpose**

To encourage and support schools, arts organizations, and civic communities to work together to develop or strengthen ongoing programs in arts education.

## **Authorization**

Sections 185.050, RSMo. (1999)

## **How the Program Works**

Through five grant categories, the Arts Education Program supplements the cost of presenting a performing arts group for school assemblies (School Touring Program), strengthens the place of the arts as a core academic subject (Artists in Residence), promotes using the arts to teach the other classroom subjects (Arts in the Curriculum), provides quality arts education experiences outside of the regular classroom day to underserved at-risk, urban, and/or rural youth (Out of School), and supports programs that provide learning opportunities to artists and teachers who use the arts in education (Professional Development).

## **Eligible Areas**

Statewide

## **Eligible Applicants**

Eligible applicants include schools (public, private, parochial, charter, etc.), Parent-Teacher Organizations, arts organizations, social service agencies, and other nonprofit organizations.

## **Application Procedure**

MAC staff is available to assist applicants in the planning and completion of applications. Applications requesting \$5,000 or less must be postmarked on or delivered to the MAC office by 5:00 PM the first Monday of the month and must be submitted between eight and sixteen weeks prior to the beginning date of the project. (The required lead time varies by grant type.) Each month MAC staff will review and present the applications to the Executive Committee. The committee determines grant awards.

Applications requesting more than \$5,000 are encouraged to submit drafts prior to the final application deadline for staff review and advice. The draft deadline is in the winter. Applications are due annually in the early spring for the following fiscal year.

## **Funding Limits**

All Arts Education grants are designed to support the cost of visiting artists (or speakers in the Professional Development category). The minimum request for all Arts Education grants is \$300.

School Touring grants will fund up to 60%, or a maximum of \$2,000, of the artistic fee.

Any of the other four Arts Education grants will fund up to 50% of the total project budget. The grant may cover the cost of the artistic fee (including related travel expenses) and educational materials and supplies. The grant may be matched with other related expenses (including teacher, substitute teacher, and administrative personnel, educational materials and supplies, field trip expenses, etc). Up to 25% of the total budget may include in-kind support. The maximum request varies by type of request.

## **Contact**

Missouri Arts Council

Toll Free: 866/407-4752

Email: [moarts@ded.mo.gov](mailto:moarts@ded.mo.gov)

# *Missouri Touring Program*

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## **Purpose**

To provide artist fee support to Missouri community presenters and to create performance opportunities for Missouri artists on behalf of citizens across the state.

## **Authorization**

Sections 185.050, RSMo. (1999)

## **How the Program Works**

The Missouri Touring Program (MTP) is dedicated to providing quality performance arts experiences and nurturing the appreciation for Missouri's diverse cultural resources for audiences throughout the state. MAC selects producers/artists to participate in the MTP through a selective panel review process. MTP provides support to present producers/artists in performances, residencies, lecture/demonstrations and other arts-related activities.

## **Overview of Program**

MAC prints a booklet with a list of currently active performing artists for whom MAC subsidies are available. Brief descriptions of the programs offered by producers are included with performance fees, availability and the name of the contact person for additional information.

## **Eligible Areas**

Statewide.

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service and incorporated as a Missouri nonprofit may apply. Eligible applicants must apply for producers located outside their traditional service area.

## **Application Procedure**

Applicants are encouraged to submit drafts prior to the final application deadline for staff review and advice. The draft deadline is in the winter. Applications to the MTP are due annually in the early spring for the following fiscal year. Organizations applying to MAC should be aware that less than full funding for approved projects is a strong possibility.

## **Funding Limits**

Applicants may apply for a subsidy of up to 60 percent of the producer/artists fees for a tour date. Generally MAC subsidizes between 35 percent and 45 percent. When planning for performing arts events, presenters need to budget additional funds for local production expenses, for example, facility rental, lighting and sound needs, crew costs, promotion, etc.

## **Contact**

Missouri Arts Council  
Toll Free: 866/407-4752  
Email: [moarts@ded.mo.gov](mailto:moarts@ded.mo.gov)

# *Small Museum Charette*

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## **Purpose**

To assist small museums and other existing cultural facilities develop strategy for expansion and improvement of their organization, its collections, and property.

## **Authorization**

Section 186.050, RSMo. (1999)

## **How the Program Works**

Any small museum, historical society, or other cultural facility is invited to describe a particular area of concern that could benefit from input by outside experts. If selected, a two-day facilitated discussion (charette) is organized to identify concerns and brainstorm possible solutions.

## **Eligible Areas**

Statewide.

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service and incorporated as a Missouri nonprofit corporation may apply.

## **Overview of Program**

The Small Museum Charette program selects a team of experts to gather in the community for two days of brainstorming around a single issue. Consultants from a variety of disciplines such as architecture, tourism, exhibition/archive/collections management, and heritage development work with members of the community to discuss and develop strategies to improve upon the area of concern.

## **Application Procedure**

Applications are accepted year round but the schedule is finalized by the end of August. Up to four sites are selected based on merit and geographical distribution. Once the organization is selected, representative(s) from MAC and the Missouri Humanities Council (MHC) make a preliminary visit to the facility and community. During this visit the area of concern is discussed and plans for the charette are developed. Upon completion of the charette, the host institution is encouraged to request an MHC grant to implement one or more of the ideas generated within two years.

## **Funding Limits**

Staff of MAC and MHC selects consultants with skills appropriate for the applicant site. Most expenses, including consultant fees, accommodations and meals are covered by MAC/MHC.

The applicant organization serves as host, providing a guest list of community representatives, informational materials for distribution to participants, a meeting place, and coordination of meals, accommodations, etc.

## **Contact**

Missouri Humanities Council  
Toll Free Phone: 800/357-0909  
E-mail: [mbouman@mohumanities.org](mailto:mbouman@mohumanities.org)

# *Capital Incentive Program*

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## **Purpose**

To provide matching incentives to arts organizations to generate investment from the private sector specifically for the creation and/or increase of arts organization endowment funds, and the renovation or construction of new arts performance or exhibition space with associated operating endowment.

As of July 1, 2002 this program has been temporarily suspended and is not accepting new applications.

## **Authorization**

Sections 185.100, RSMo. (1998)

## **How the Program Works**

The Capital Incentive Program (CIP) provides a 1:2 match of public funding in direct proportion to private fundraising efforts. For every \$2 contributed by a private donor to support a participating organization, \$1 in the Cultural Trust Fund is dedicated to benefit that organization. Subject to annual state appropriation, annual distributions of up to 5% of the dedicated funds will be made to participating organizations.

## **Eligible Areas**

Statewide

## **Eligible Activities**

An organization can use the CIP to build upon an existing endowment or to initiate an endowment. It may also use the CIP to create an operating endowment for a building or renovation project that creates new art exhibition or performance space.

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service, incorporated as a Missouri nonprofit corporation, has a primary purpose to produce or present arts programs and has audited financial statements (or compilation) for the past two fiscal years.

## **Application Procedure**

Applicants are encouraged to submit drafts prior to the final application deadline for staff review and advice. The draft deadline is in the winter. Applications for CIP are due annually in the early spring for the following fiscal year.

## **Funding Limits**

Funding is distributed on a regional basis.

## **Contact**

Missouri Arts Council

Toll Free: 866/407-4752

Email: [moarts@ded.mo.gov](mailto:moarts@ded.mo.gov)

# *Organizational Development Program*

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## **Purpose**

To provide technical assistance to arts organizations throughout the state of Missouri.

**Authorization:** Sections 185.100, RSMo. (1998)

## **How the Program Works**

The Organizational Development Program (ODP) increases the effectiveness and viability of arts organizations by strengthening their capacity to provide arts programs and services to their communities.

## **Eligible Applicants**

Any Missouri-based public or private organization that is tax-exempt as determined by the Internal Revenue Service, and incorporated as a nonprofit corporation is eligible to apply.

## **Eligible Activities**

ODP provides technical assistance consultants. Areas in which a consultant may be used include, but are not limited to: long-range planning, organizational/ managerial development, community cultural planning, marketing/publicity/promotion, audience development, board development, web site development, volunteer program management and fundraising.

**Eligible Areas** Statewide

## **Application Procedure**

Applications are accepted monthly. Applications must be postmarked on or delivered to the MAC office by 5:00 PM the first Monday of every month. Applicants must apply at least eight weeks before the start date of their project. MAC staff reviews the applications and makes a recommendation to the Executive Committee. The committee determines final awards.

## **Funding Limits**

This is a highly competitive process for limited funds. Any project that receives MAC funding must provide at least a one-to-one match of MAC funds with cash and if necessary, in-kind contributions. Applicants may request up to 50% of the project cost or \$2,500, whichever is less. The minimum request is \$500.

## **Contact**

Missouri Arts Council

Toll Free: 866/407-4752

Email: moarts@ded.mo.gov

# **Missouri Housing Development Commission Program Fact Sheets**

## **RENTAL PRODUCTION**

**Rental Housing Production & Preservation Program.**

**HOME Rental Housing Production**

**Low Income Housing Tax Credit**

**Affordable Housing Assistance Tax Credit**

## **HOMEOWNERSHIP**

**Mortgage Revenue Bond Program**

**Down Payment Assistance Program**

**HeRO (Home Repair Opportunities) Program**

## **MISSOURI HOUSING TRUST FUND**

Grants and/or low interest loans to organizations providing housing assistance to individuals.

### **Contact**

Missouri Housing Development Commission  
3435 Broadway  
Kansas City, MO 64111-2459  
816-759-6600  
816-759-6828 (fax)  
816-759-6839 (TDD)  
info@mhdc.com

Detailed information available on our World Wide Web Site at <http://www.mhdc.com/>



Missouri Housing Development Commission

## Rental Housing Production & Preservation Program

see the Rental Production Program Web page for detailed information

<b>Program Description</b>	The MHDC Rental Housing Production and Preservation Program provides funding to developers for the acquisition and rehabilitation or new construction of rental housing for low and moderate-income families. The MHDC funds are typically combined with Low Income Housing Tax Credits to fund affordable Multifamily housing developments.
<b>Type of Assistance</b>	Below market interest rate construction and permanent financing.
<b>Eligibility Requirements</b>	<p>Developers (for-profit and not-for-profit) are eligible to apply for financing. Applicants must demonstrate prior successful housing experience and engage the services of housing professionals such as architects, appraisers, attorneys, accountants, contractors and property managers with demonstrable multifamily housing experience. Developers must have the financial capacity to successfully complete and operate the proposed housing development. Proposed housing developments must:</p> <ul style="list-style-type: none"><li>• Meet a demonstrated affordable housing need;</li><li>• Provide housing for low and moderate income persons and families;</li><li>• Demonstrate local support;</li><li>• Leverage MHDC funds with tax credits, other equity and/or rental assistance, and;</li><li>• Be economically feasible</li></ul>
<b>Fund Availability</b>	Determined annually by MHDC
<b>Application Process</b>	The Commission sets the schedule annually. Typically, a Notice of Funding Availability (NOFA) is published during the month of August. The deadline for proposal submission is typically in late October, and recommendations are made to the Commission in January or February. The NOFA is sent to all parties on the Rental Production mailing list. The Application Packet is available on the MHDC web site or by mail, upon request.
<b>Contact</b>	<p><b>For additional information</b> Karen Justice (<a href="mailto:kjustice@mhdc.com">kjustice@mhdc.com</a>) 3435 Broadway Kansas City, MO 64111-2459 816-759-6670</p>

Missouri Housing Development Commission

## HOME Rental Housing Program

### Program Description

The federally funded HOME program provides a financing source for several eligible activities that increase the supply of affordable housing for low and very low income persons. One of these activities is the acquisition and rehabilitation or new construction of rental housing. As HOME Administrator for the State of Missouri, MHDC uses a portion of its annual HOME allocation to finance rental production at a very low interest rate, which results in rents that are affordable to low income families.

### Type of Assistance

Low interest-rate loans for construction and permanent financing of affordable rental housing.

### Eligibility Requirements

Developers (for-profit and non-profit) are eligible to apply for financing. Applicants must demonstrate prior, successful housing experience and engage the services of housing professionals, such as architects, appraisers, attorneys, accountants, contractors and property managers with demonstrable multifamily housing experience. Developers must have the financial capacity to successfully complete and operate the proposed housing development.

Proposed housing developments must:

- Meet a demonstrated low-income housing need;
- Provide housing for low income and very low income persons and families;
- Demonstrate local support;
- Leverage HOME funds with tax credits, other equity and/or rental assistance;
- Provide rents below HUD's "Fair Market Rents" or rents based upon a payment affordable to persons below 50 percent of the area median income;
- Be economically feasible
- Be located in areas outside St. Louis City, St. Louis County and the City of Kansas City Fund Availability

### Fund Availability Application Process

Determined annually by HUD, depending on Congressional appropriation.

The Commission sets the schedule annually. Typically, a Notice of Funding Availability (NOFA) is published during the month of August. The deadline for proposal submission is typically in late October, and recommendations are made to the commission in January or February. The NOFA is sent to all parties on the Rental Production mailing list. The Application Packet is available on the MHDC web site or by mail, upon request.

### Contact

#### For additional information

Gregory Rodewald ([grodewald@mhdc.com](mailto:grodewald@mhdc.com))  
3435 Broadway  
Kansas City, MO 64111-2459  
816-759-6660

# Missouri Housing Development Commission

## Low Income Housing Tax Credit Program

### Program Description

This program provides a federal tax credit to investors in affordable housing. The credit can be used each year for 10 years and is allocated to developers, who may sell it to raise equity to construct or acquire and rehabilitate affordable rental housing. Annually, the Internal Revenue Service allocates the credit to each state in an amount equal to \$1.50 times its population (to be increased to \$1.75 in 2002). Missouri also has a state low income housing credit, and may allocate an amount equal to 100 percent of the federal credit. The Housing Credit is limited to a percentage of the Qualified Basis, based upon depreciable basis, and the percentage of affordable units in the development. The minimum number of qualifying units is a) 40 percent of the total number of units affordable to persons at 60 percent of the median income or b) 20 percent affordable to persons at 50 percent of the median income.

The Qualified Allocation Plan (QAP) sets forth the selection criteria, federal preferences and MHDC priorities for proposal selection. This Plan is revised annually. A copy of the QAP is available on the MHDC Web site.

Congress has delegated the administration of the Low Income Housing Tax Credit to state housing agencies to assure that good quality housing would be available where it is most needed. MHDC is charged not only with the allocation of credit, but also with the assuring compliance with the regulations. This includes the performance of a physical inspection of the property and a review of management and occupancy procedures during the compliance period of the initial 15 years and the extended use period (an additional 15 years). A copy of the Tax Credit Compliance Manual is available on the MHDC Web site.

### Type of Assistance

Federal and state housing tax credit, which may be sold to investors to generate equity for the proposed development.

### Eligibility Requirements

Developers (for-profit and not-for-profit) are eligible to apply for tax credits. Applicants must demonstrate prior, successful housing experience and engage the services of housing professionals, such as architects, appraisers, attorneys, accountants, contractors and property managers with demonstrable tax credit and housing experience. Developers must have the financial capacity to successfully complete and operate the proposed housing development.

#### Proposed housing developments must:

- Meet a demonstrated affordable housing need;
- Provide housing for low income persons and families;
- Demonstrate local support;
- Leverage tax credit funding with other financing and/or rental assistance;
- Be economically feasible
- Balance sources and uses of funds

### Fund Availability

Determined by Federal law as applied to population of the State of Missouri

### Application Process

The Commission sets the schedule annually. Typically, a Notice of Funding Availability (NOFA) is published during the month of August. The deadline for proposal submission is typically in late October, and recommendations are made to the Commission in January or February. The NOFA is sent to all parties on the Rental Production mailing list. Once the NOFA is released, an application packet is available on the MHDC web site or by mail, upon request (contact Shanese Rabon, 816-759-6670).

### Contact

#### For additional information

Gary Meyer (gmeyer@mhdc.com)  
3435 Broadway  
Kansas City, MO 64111-2459  
816-759-6670  
Fax 816-759-6828

Missouri Housing Development Commission

## Affordable Housing Assistance Program Tax Credit

**Program  
Description**

This state housing production credit is used as an incentive for Missouri businesses and/or individuals to participate in affordable housing production.

The State offers an income tax credit for any firm or individual that donates cash, equity, professional services, and real or personal property to a non-profit community based organization. The donations must assist in the production of a specific affordable housing development or, in some cases, provide assistance for administrative costs of the organization. The non-profit organization may be involved directly as part of the development team or it may assist a specific development through a grant or loan.

**Type of  
Assistance**

State income tax credit to a business or individual who makes a charitable donation to a community based non-profit organization. The credit is equal to 55 percent of the value of the contribution. The AHAP credit may be sold or transferred. The credit may be used in the first year or carried forward for ten years.

**Eligibility  
Requirements**

Any eligible community based not-for-profit must make application to MHDC for the AHAP credit, based upon a charitable donation or a promised donation from a business or individual. The amount of the credit application is equal to 55 percent of the value of said donation. The donation must be used to offset the costs of a specific affordable housing proposal and must be used to fund projects that serve families at or below 50 percent of the area median income.

**Proposed housing must:**

- Meet a demonstrated affordable housing need;
- Provide housing for low income persons and families;
- Target housing for persons at or below 50 percent of area median income or provide market rate housing in "rebuilding communities" as defined by Missouri statutes.
- Meet economic feasibility guidelines

**Fund Availability**

\$10 million annually for specific housing developments; \$1 million annually for administrative costs of organizations.

**Application  
Process**

MHDC will accept applications from July 1 through April 30 of each year.

**Contact**

**For additional information**  
Jane Anderson (janderson@mhdc.com)  
3435 Broadway  
Kansas City, MO 64111-2459  
816-759-6662

Missouri Housing Development Commission

## First Place Loan Program

see the Homeownership Program section of our Web site for detailed information

<b>Program Description</b>	The First Place Loan Program provides mortgage financing to low and moderate income first-time homebuyers in Missouri. MHDC uses the proceeds from bond sales to provide funds to local lenders, who originate and close the loans using these funds. Loans may be FHA insured, VA guaranteed, RD (formerly Farmer's Home) guaranteed, or Fannie Mae-qualified conventional loans.
<b>Type of Assistance</b>	Below market-rate mortgage financing is available, and may include a 3 percent cash assistance payment. This assistance is equal to 3 percent of the loan amount and may be used for the down payment or to pay closing costs.
<b>Eligibility Requirements</b>	Prospective homebuyers may not have owned a home as a principal residence within the past three years. In addition to meeting the lending criteria for loan approval, borrowers' incomes must not exceed the maximum limit of the MRB program, which equals 100 percent of the area median income for a family of 1 or 2 persons, and 115 percent of median income for a family of three or more persons. All homes are subject to maximum sale price limitations.
<b>Fund Availability</b>	The program is funded with Mortgage Revenue Bonds which tax-exempt and subject to funding limitations. The state's bond authority is established annually, according to federal formula. The Missouri Department of Economic Development grants authorization for tax-exempt bond financing. Typically, MHDC issues Mortgage Revenue Bonds three times each year.
<b>Application Process</b>	When bond funds are available, interested homebuyers may apply for MRB financing through a local participating lender. Local lenders originate and close all loans. As a commitment to communities in rural areas of the state, MHDC ensures that funds are available continuously for homebuyers in rural communities.
<b>Contact</b>	<b>For lenders and real estate professionals to obtain information</b> Mark Stalsworth (mstalsworth@mhdc.com) 3435 Broadway Kansas City, MO 64111-2459 816-759-6810

## Missouri Housing Development Commission **2004 HOME Down Payment Assistance Program**

The 2004 HOME Down Payment Assistance Program provides assistance to income eligible home buyers in specific geographical areas for downpayment and closing cost assistance. To be eligible, the home buyer's income must not exceed 80 percent of the median income for the area (usually between \$35,500 and \$51,600 for a family of four are the county maximums).

Eligible homeowners will receive a \$10,000 cash assistance grant, guaranteeing MHDC that the affordability of the property shall be maintained for five years. At the end of five years, all restrictions shall be removed and funds shall be considered a grant. All properties must pass a Housing Quality Standards inspection.

### **Eligible Counties and Communities**

MHDC has made grants available to Community Action Agencies and other not-for-profit organizations in the following areas for downpayment and closing cost assistance. Priority was given to agencies claiming preference for disaster victims in 78 declared counties. Applicants must be purchasing a home in the counties served to apply to these agencies.

- **Catholic Charities - Springfield, Mo.** (\$61,000) -- Greene, Christian, Webster counties
- **Delta Area Economic Opportunity Corporation** (\$100,000) -- Dunklin, Mississippi, New Madrid, Pemiscot, Scott, Stoddard counties
- **East Missouri Action Agency** (\$100,000) -- Bollinger, Cape Girardeau, Iron, Madison, St. Francois, Ste. Genevieve, Washington counties
- **North East Community Action Corporation** (\$100,000) -- Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Shelby, Warren counties
- **Ozark Action, Inc.** (\$55,000) -- Douglas, Howell, Oregon, Ozark, Texas, Wright counties

### **Homeowner Requirements**

- Homeowner's annual income cannot exceed 80 percent of the Area Median Income for the property area, in accordance with HOME regulations.
- The homeowner must occupy the property as his or her principal residence.
- The homeowner must execute a Land Use Restriction Agreement (LURA), with a five-year term. Grant funds must be paid in full if the property is sold within five years unless the property is sold to a buyer meeting current income guidelines. During this five-year term the borrower may transfer the outstanding balance to a buyer who meets eligibility requirements of the program
- Homebuyers need not be first-time buyers.
- All units shall be owner-occupied single family units, meaning that the homeowner must occupy the property as his or her principal residence. This definition shall include properties held in fee simple title, but only those homes that are single-family detached homes.
- Property occupied by non-owners, single wide trailers, manufactured homes not permanently affixed to a permanent foundation, semi-detached homes, condominium units, town homes, one-half of a duplex or properties held in contract-for-deed title shall **not** be eligible.
- The maximum value of a rehabilitated home under this program shall not exceed 95 percent of the maximum sales price for a HUD 203(b) loan in the same area (usually about \$130,000 to \$180,000).

## **What Can I Buy?**

### **Eligible Activities**

- A combination of downpayment/closing cost assistance equal to \$10,000

### **Ineligible Activities**

- Funding more than a combination of 1% loan origination fee/discount points
- Funding fees not allowed under other MHDC programs, e.g. document preparation fees, underwriting fees, etc.

### **Eligible Purchases**

- Homebuyers must execute a real estate purchase contract, and apply for a loan with an approved MHDC lender (list attached).
- Loans must be fixed rate, with a term not to exceed 30 years. Balloon notes or adjustable rate mortgages are not allowed.
- Lenders may not charge costs in excess of those allowed under other MHDC loan programs.

### **Contacts**

- Potential homebuyers should contact the Community Action Agency for their area for information about the program.
- MHDC Point of Contact: Mark Stalsworth, 816-759-6810 or [mstalsworth@mhdc.com](mailto:mstalsworth@mhdc.com)



Missouri Housing Development Commission

## **HOME Repair Opportunity Program**

The **Home Repair Opportunity (HeRO) Program** provides funding to meet the growing need for home repair for low and moderate income homeowners. MHDC provides federal HOME funds to selected community partners who operate the program where they serve. The 2004 funding concentrated on assisting agencies serving counties with ongoing disaster relief efforts. Ten nonprofit community agencies received a portion of the \$1.5 million allocated for the program.

The maximum income for participants in any Missouri county is usually between \$35,500 and \$51,600 for a family of four. Participating agencies can provide individuals with more information about the income limits. Eligible homeowners may receive cash assistance up to \$20,000 for repairs.

### **Eligibility**

- Homeowners whose annual income does not exceed 80 percent of the Area Median Income for the property area, in accordance with HOME regulations. Income levels differ from county to county but are usually within a maximum range of \$35,500-\$51,600.
- Eligible homeowners may receive cash assistance up to \$20,000 for repairs.
- The homeowner must occupy the property as his or her principal residence.
- The homeowner must execute a Land Use Restriction Agreement (LURA) with a term of three years. Grant funds must be paid in full if the property is sold at any time prior to three years, unless the property is sold to a buyer who meets the affordability guidelines. At any time, the borrower may transfer the outstanding balance to a buyer who meets the eligibility requirements of this program.

### **Areas Funding is Available**

Individuals interested in applying for the program should contact the agency serving their county or community. The following Community Action Agencies are participating in the HeRO Program.

- Delta Area Economic Opportunity Corporation (\$175,000) -- Dunklin, Mississippi, New Madrid, Pemiscot, Scott, Stoddard counties
- East Missouri Action Agency (\$210,000) -- Bollinger, Cape Girardeau, Iron, Madison, St. Francois, Ste. Genevieve, Washington counties
- Economic Security Corporation of Southwest Missouri (\$270,000) -- Jasper County only
- Green Hills Community Action Agency (\$60,000) -- Caldwell, Daviess, Grundy, Harrison, Linn, Livingston, Mercer, Putnam, Sullivan
- Meramec Community Enhancement Corporation (\$100,000) -- Washington County (Potosi only), Crawford County (Bourbon, Cuba, Steelville, Sullivan, and Leasburg)
- Missouri Ozarks Community Action (\$100,000) -- Camden, Crawford, Gasconade, Laclede, Maries, Miller, Phelps, Pulaski
- North East Community Action Corporation (\$200,000) -- Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Shelby, Warren
- Ozark Area Community Action Corporation (\$90,000) -- Barry, Dade, Dallas, Lawrence, Polk, Stone, Taney
- Ozark Action (\$100,000) -- Douglas, Howell, Oregon, Ozark, Texas, Wright
- West Central Missouri Community Action (\$234,000) -- Bates, Benton, Cedar, Henry, Hickory, Morgan, St. Clair, Vernon

## Eligible Properties

Certain restrictions are designed to ensure the actual homeowner received the assistance. Additional restrictions examine the maximum sales price of the home after repairs have been made.

- All units shall be owner-occupied single family units, meaning that the homeowner must occupy the property as his or her principal residence. Property occupied by non-owners, single wide trailers, manufactured homes not permanently affixed to a permanent foundation, semi-detached homes, condominium units, town homes, one-half of a duplex or properties held in contract-for-deed title are not eligible.
- Home rehabilitation must comply with all local zoning requirements and building codes. In the absence of local codes, the ICC International Residential Building code or approved equivalent will be used, with all repairs subject to local inspection.
- No home may be partially repaired or rehabilitated. *This requirement is waived if the property is located in one of the 78 counties declared a Federal Disaster Area and suffered damage as a result of the May tornadoes.*
- The maximum value of a rehabilitated home under this program shall not exceed 95% of the maximum sales price for a HUD 203(b) loan in the same area (usually about \$130,000 to \$180,000).

## Eligible Work

Only certain specific types of work are eligible for funding under the HeRO program. These include:

- **Rehabilitation:** The repair or updating of existing systems, including HVAC, plumbing or electrical wiring, repair or replacement of all or part of a roof, interior or exterior painting including necessary preparation, permanent floor coverings, replacement siding, and repair of sidewalks/steps/porches/railings etc.
- **Lead Risk Reduction:** The removal or encapsulation of lead or lead-bearing wood trim, siding, interior or exterior walls, windows, gutters etc.; the removal of contaminated carpeting or flooring; removal and/or replacement of contaminated topsoil, etc. to reduce the possibility of lead poisoning.
- **Weatherization:** Activities determined to reduce heating and/or cooling costs, and to improve the overall safety and comfort of the home. Repair or replacement of HVAC, installation of insulated windows, caulking, sealing of exterior walls, etc.
- **Accessibility:** Activities that will make an elderly or disabled person better able to enter or move about their home, or to improve the overall quality of life. This includes improvements to allow the elderly to age in place, including ramps, lifts (but not elevators), re-locating light switches and service outlets, widening doorways, lowering kitchen counters, installing roll-in showers, etc.
- Units may receive multiple services, but total grant cannot exceed \$20,000.

## Contact

- Individuals seeking home repairs should contact their local Community Action Agency.
- MHDC Point of Contact: Mark Stalsworth, 816-759-6810.

Missouri Housing Development Commission

## Missouri Housing Trust Fund

### Program Description

The Missouri Housing Trust Fund was created by the State Legislature in 1994 to help meet the housing needs of very low income families and individuals. The Missouri Housing Development Commission administers the Trust Fund, which provides funding for a variety of housing needs, such as acquisition and/or rehabilitation or new construction of rental housing (and related services) for very low income families, rental assistance, emergency housing aid and home repair.

### Type of Assistance

Grants and/or low interest loans to organizations providing housing assistance to individuals.

### Eligibility Requirements

Developers or non-profit organizations that provide housing and/or related services may apply. Applicants must demonstrate prior, successful housing experience and have the financial capacity to successfully complete and operate the housing and/or service proposed. Provider of services must have qualified and trained staff, and a successful recording of providing the proposed services.

#### Proposed housing proposals must:

- Meet a demonstrated need for housing for very low income persons;
- Provide housing and related services in compliance with the statute;
- Leverage Trust Fund dollars with other grants or loans, tax credits, or other forms of subsidy;
- Provide housing and/or housing services to persons below 50 percent of median income with corresponding rents or fees;
- Be economically feasible;
- Provide a balance of sources and uses

### Fund Availability

The Trust Fund is supported by a \$3 recording fee on all real estate documents filed in the State of Missouri. The annual funding level depends upon the level of real estate activity. Annual funding has been approximately \$4 million during the past few years.

### Application Process

The Commission sets the schedule annually. Typically, a Notice of Funding Availability (NOFA) is published during the month of August. The deadline for proposal submission is typically in late October, and recommendations are made to the Commission in January or February. The NOFA is sent to all parties on the Rental Production mailing list. The Application Packet is available on the MHDC web site or by mail, upon request.

### Contact

**For additional information**  
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